



# SATURDAY NIGHT

ESTABLISHED  
A.D. 1887"THE PAPER WORTH  
WHITE"

TORONTO, CANADA, DECEMBER 17, 1927

GENERAL SECTION  
1 to 16FINANCIAL SECTION  
17 to 28WOMEN'S SECTION  
29 to 40

## The Fly PAGE

**The Disunited Farmers of Ontario** Impartial readers of the debates at the U. F. O. convention held in Toronto during the first week of December must have wondered whether the title "United Farmers of Ontario" had not become a misnomer. In the embroilment the man who has our sympathy is Mr. Howard Clemons, who by his business capacity pulled the United Farmers' Co-operative Company out of the wretched morass into which it had been landed through its alliance with the U. F. O. political movement. He spoke from the heart no doubt when he said he did not wish them dragged into the shindy in which Mr. Drury, Mr. Morrison, Miss Agnes MacPhail, Mr. Halbert, and many less famous persons were administering blows right and left. And after the fray was over it was difficult to determine just what the position of the U. F. O., in Federal and Provincial politics, is at the present time.

Mr. Drury talked sound sense in his declaration against the "group system" of government, as compared with the present system. He ought to know, for he has tried both. But he was wrong in assuming that the defeat of the U. F. O. government at the polls in 1923 was assisted by Mr. J. J. Morrison's declaration in favor of the group system. It was due to the sins and weaknesses of the Drury administration. At least one member of that administration adhered to his pre-election promises. Peter Smith, the future Treasurer, had promised his constituents that if he were elected "the capitalists would hear from him." They did, and in a very modest manner. But Mr. Drury is as well aware as any one else that three years' experience of "group government" was enough for the people of Ontario, the rank and file of the U. F. O. included; and that never in his lifetime will such an experiment be made again. Therefore he is on solid ground when he says that if the U. F. O. are to achieve anything in a political sense it must be in alliance with others. His own choice is obviously the Liberal party.

Mr. Drury charges the U. F. O. with having neglected to make its power felt in connection with public questions like the tariff, but here he speaks as a man out of touch with his fellow farmers. Mr. Drury is himself a "sort of a kind of a Free Trader," but the plain truth is that the majority of the farmers of Ontario, like those of Quebec, are protectionists, and have shown themselves so in nearly every election where protection has been an issue in the past fifty years. Nearly a decade ago the Canadian Council of Agriculture, at that time supposed to be the fountain of policy for the agrarian bodies of the various provinces, placed an anti-protection plank in its platform which the executive of the U. F. O. never had the temerity to submit to the annual convention; and it remains unratified in Ontario to this day. The main body of farmers in Ontario will continue to deal with the tariff on the merits of the issue as it arises from time to time. No "broadening out" or other process will alter that situation.

Miss MacPhail, the "uncrowned queen" of the U. F. O., and Mr. J. J. Morrison, its Secretary and mentor, are apparently against all entangling alliances in politics, but how far that will get them under the present system of government it would be difficult to say. Certainly Miss MacPhail will never again abandon a trans-Atlantic trip to try and save one of the old line parties, and she is equally disgusted with the erstwhile heroes of the United Farmer movement. Though she denies having called them "traitors," she declares, "I said the movement had been unfortunate in its leaders, Drury, Crerar, Forke. I stick to that I never called them traitors. You can tell them what you like." Rather nasty that, but what is Miss MacPhail's goal? Apparently she wishes to establish a Cave of Abdullam, from which a determined horde would occasionally emerge to obstruct public business.

Seemingly the former President, R. H. Halbert, ex-M.P. and latterly an organizer, fears that as things are going, there will be presently nothing to organize, for he announced a decline in membership, during a short period of years, from 50,000 to 18,000. This drop may be traced to the political adventure embarked upon nine years ago by a very promising co-operative organization. Time has shown that men cannot be regimented politically on the basis of their calling. There is as much variation of opinion among farmers as among preachers, lawyers and newspaper men.

### Mr. Garland Explains the Wheat Pool

It is good for Canadians to know one another, and few public men have made a finer impression on an unfamiliar audience than did Mr. E. J. Garland, M.P. for Bow River, Alberta, when he addressed the Canadian Club of Toronto on the subject of the Wheat Pool. Mr. Garland, who is an alumnus of Trinity University, Dublin, of high scholastic attainments, has been a homesteader in one of the most difficult districts for wheat farming since his twenty-fourth year, that is to say since 1909. He is one of the few parliamentarians who have a natural talent for beautiful rhetoric, and his personality gives one a sense of the real force which lies back of the Young Ireland group which is trying to reclaim the Irish Free State from the consequence of its debauch of fighting. Few public speakers have made so instant a conquest of an audience as did he of a large assemblage of business and professional men; and he can report at home that Toronto, which is such a bogey in many sections of the West, is not unsympathetic toward the prairie farmer.

It so happens that the geographical location chosen by Mr. Garland when he first settled in Alberta gave him an experience of trials and tragedies which may beset the wheat farmer, unknown to settlers in other sections of the great Northwest; and the picture he painted at the outset was grievous indeed. But obviously there are compensating years, when sawdust don't saw and other ills are abated. Judging by his initial picture it is marvellous that the banks ever had courage to lend money to the farmers at all, but they do and did, and the gist of Mr. Garland's commentary was that they are not so bad after all. The great merit of the Wheat Pool, a marvellous feat in rapid and widespread organization, is that it



ONE OF THE PEAKS OF THE PREMIER GROUP, CANADIAN ROCKIES

The Prime Ministers of Canada not previously memorialized by peaks in the Canadian Rockies have been honored in the titles of the "Premier" group which lies South of the Prince Rupert line of Canadian National Railways. The peak shown in the above picture has been named Mt. Mackenzie Bowell.

—Photo by D. Munday.

assures to the farmer the best returns for his crop in the years when capricious Nature has been generous in her favors. Its system of stabilizing prices, volume of export, and distribution of returns to the farmer, is most complete and admirable. Undoubtedly the whole of Canada cannot fail to benefit by the operations of the Pool, so long as its aspirations remain reasonable.

The address was timely one, because, as is apt to be the case in all agrarian organizations, "kickers" exist within the ranks who have been rather active lately. SATURDAY NIGHT's mail bag has been fairly well nourished with a great many more letters, *pro and con*, than it could reasonably publish. In most organizations dissidents are enormously outnumbered by those who are perfectly satisfied with the situation, but the dissidents manage to make the most noise. The main complaints are (1) that this year, which happened to be a particularly flush one, privately owned elevator companies paid a cent or two more per bushel for wheat than the Pool; (2) that its sponsors aim at a monopoly which would ultimately bring every farmer on the prairies under iron control. These criticisms were not alluded to by Mr. Garland, but in view of all that he told his hearers, the first complaint is an idle one. The wheat farmer cannot have it both ways; he cannot deal outside to seize a momentary advantage in a flush season, and also expect to reap all the benefits which the Wheat Pool undoubtedly assures him when the outlook is not so good. Generally speaking, it seems probable that the private operator gains an advantage in the stabilization of prices created by the Wheat Pool.

Fears as to a possible monopoly are natural in communities in which the very word has been given a sinister significance by political agitators. The West has been taught that monopolies are bloody and greedy, and some who have imbibed this doctrine temperately react against the Wheat Pool, which adopts the precisely same measures for the control of prices and output long denounced as criminal when practised by the industrial interests. But the real cure for dangerous monopolies lies in the fact that they never last. Every extortione or tyrannical act is a nail in their coffin. Monopolies or near-monopolies can only survive so long as they serve the public equitably in the interest of both the consumer and producer; and the best means of promoting that blissful state is the existence of some form of competition. The principle of unrestricted competition, which means in essence selling cheap the lives and souls of men, is inherently vicious; but enlightened competition as a check on the possible excesses of monopolies is a good thing. The Wheat Pool will flourish best when it hasn't the whole field to itself.

Apart from its material benefits the Pool may render its members, it should perform a most signal service in educating its members in the ideals and methods of modern business organization and teaching them that these methods are not necessarily evil. Once they are understood there should be less antagonism toward the East, where antagonism toward the West is almost non-existent.

### Ancient Landmark To Disappear

Old Canadian landmarks in the form of hostels seem to be passing into memory. It was only the other day that the Old Queen's Hotel in Toronto was razed to the ground; now it is announced that the far-famed St. Lawrence Hall, in Montreal—hostelry that, for three-quarters of a century, has occupied much the same sort of niche in the social *cosmos* of Montreal as the Queen's did in that of Toronto—is to be closed on the last day of this present year of grace, the C. P. R. having given notice that it will require the building (which is its property) after the 1st January next.

Ever since it was opened by the late Henry Hogan in 1851, St. Lawrence Hall has enjoyed the highest of reputations for good living. Its cuisine and its cellar alike were of notable excellence even in a day when dining and wine were regarded as things of vastly solemn import, and when people were surer both of their stomachs and of their heads than they are today. But nothing is permanent in this world. Even the most hospitable hotels must, alas! "like chimney-sweepers, come to dust." Such is the inexorable, if inscrutable, law.

In its heyday, all sorts and conditions of men and women, from Royalty to race-track touts, have sojourned within its hospitable walls. King Edward VII, as Prince of Wales, visited the place. At least one British Ambassador to the United States, Lord Lyons, stayed there, as, at different times, did celebrities of such varied calibre as Patti, "Buffalo Bill," "Jeff" Davis, and John Willies Booth, the assassin of Lincoln. Sir John Macdonald, Sir George Cartier and Hon. George Brown were among Canadian statesmen who made their "halt" there when in Montreal. Among its former glories one which the tide of time (and of public opinion) has borne away, was its enormous bar, over 100 feet in length, in front of which, from morn till eve—and beyond—a veritable army of illuminated countenances waged a strenuous, if losing, battle with the serried array of bottled goods behind it.

### British and Canadian Manufacturers

In his address at the luncheon in connection with the recent annual meeting of the Canadian Woollen and Knit Goods Manufacturers' Association, Mr. D. C. Dick, of Cobourg, the newly-elected president of that Association, gave a very interesting account of the visit he has just paid to the Old Country. Of especial interest was his résumé of the impressions he derived of the attitude of the textile industry in Great Britain towards the industry in Canada, in relation to various matters which have caused considerable discussion in both British and Canadian trade circles lately. The British manufacturers discussed quite frankly their difficulties in the Canadian market in the way of cancellations, bad debts and other troubles of that kind, and suggested an arbitration agreement as a way out of them. Mr. Dick, in his turn, pointed out that all the trouble in the Canadian market was, possibly, not

to be laid at the door of Canada, but, in part, at any rate, it might be due to lack of close touch between the British manufacturers and the Canadian market, and to the former's methods of doing business not being wholly in accord with Canadian requirements. He also intimated that, while the suggestion as to arbitration would be brought before the executive of his Association, there were some difficulties in the situation that arbitration might not wholly remove.

It is, however, the question of the Canadian tariff that has, during the past year, focussed on itself the attention of woollen and knit goods manufacturers both here and in Great Britain—and particularly in Bradford where that branch of the British textile industry is so largely concentrated. The Association has applied for an upward revision of the woollen tariff schedule, and the case it has presented to the Advisory Board on Tariff and Taxation is now being considered by that body. The Bradford manufacturers, who import so much of their products into Canada, have shown themselves singularly inappreciative of the necessity for such an upward tariff revision, and, during the year, rival trumpets have been ringing out in the press and elsewhere. However, Mr. W. H. Moore, the chairman of the Board, diplomatically invited British manufacturers to be present at its sessions in Ottawa, when the application for upward revision was heard. Several of them availed themselves of the invitation, and their visit to Canada, according to Mr. Dick, has inspired them with a more friendly sentiment towards the textile industry and those who represent it here.

There is little doubt that Mr. Dick's own visit to the Old Country has also conducted to a better understanding between members of his own Association and the British woollen and knit goods men. Their interests are not identical with those of our own woollen and knit goods manufacturers. Let that be admitted. But let the competition be a friendly one, as competitions between members of one family should be. The more that spirit of friendliness is fostered and developed, the better, as Mr. Dick shrewdly observed, will it be for the future not only of the woollen and knit goods industry, but of both countries as well, and of the whole Imperial relationship.

### Premier Taschereau Talks Back

Premier Taschereau has no intention of sitting "mumchance" while leading Liberals in the Federal field go about propagating the notion that tinkering with the constitution, in the direction of still further weakening the tenuous link that binds this country to the Motherland, is part and parcel of latter-day Liberal policy. He is making it quite evident, too, that stones that batter the glass of his greenhouse will be hurled back at the batters. At the Montreal Reform Club, on the 28th November, he referred to the constitutional issue in no uncertain language. Indeed, the force and fire of his language, obviously chosen with care, and his unmistakable earnestness of manner, made a deep impression on his audience.

"I am just back," he said, "from an inter-Provincial conference where this subject was, to some extent, discussed, and I may say that there is no Province that supported the British tie and the British Crown more strongly than the Province of Quebec. We French-Canadians in the Province of Quebec feel that the British connection is essential to our future. It is important to you"—meaning the English-speaking Canadians—"also. If you break that tie, where will we go? Whither will we drift? Independence? Annexation to the United States? We do not want annexation to the United States. Independence? Where will we get that way? Can we desire anything more than membership of the greatest Empire in the world?"

If it was necessary for the Province of Quebec to "support the British tie and the British Crown" so strongly as (according to Mr. Taschereau, who must know whereof he speaks in this regard) its representatives did at the inter-Provincial conference, the idea would seem to be in his mind that these things were the object of attack in certain quarters. At any rate, the unequivocal character of his language on the constitutional issue, to say nothing of its plain good sense, should give pause to some of the constitution-mongers. Had this language about "independence" and "annexation" emanated from Conservative quarters, no doubt it would have been contemptuously dismissed as "flag-flapping". But the speaker is the outstanding political figure in the Province whence Liberalism at Ottawa derives its chief strength, and his words carry far.

### Germany Takes The Air

A significant account of the strides made in commercial aviation by Germany since the war is contained in an article by W. Jefferson Davis in a recent issue of the "Saturday Evening Post". Under the Versailles Treaty Germany was limited for several years to the manufacture of purely commercial planes; as a result of this condition the Teuton devoted his genius to the creation of a national air-traffic and to-day Germany leads the world in this phase of aviation.

According to Mr. Davis, the credit for the amazing development of commercial flying in Germany belongs to one huge company, the Deutsche Luft Hansa, a consolidation of the Junkers and the Aero Lloyd Company and financed by shipping interests. From the first the company has been subsidized by the German Government which has not under-estimated its value to the nation, but it is the ambition of Otto Merkel, one of the directors and the brains behind organization to make the Luft Hansa completely independent in the near future.

The Luft Hansa has some 220 planes flying on daily schedule over fixed routes and the traffic has been organized with a precision and efficiency that would do credit to any highly-organized railway. Planes leave and arrive on the dot and in 1926 when a distance of 25,000 miles was averaged daily there was not a single fatality. It is estimated that in 1927 the distance covered by the airplanes will be 46,600 miles daily. There are routes connecting not only all German cities of importance, but every capital in Europe. The planes are the last word in convenience and safety, many of them having sleeping accommodation. The fare is no higher than that of a first-class railway passage (in Germany first-class railway

fares are higher than obtain in this country) and all classes of people have taken to the new mode of transportation with a great enthusiasm. The Luft Hansa has over 100 beautifully equipped air-ports in Germany alone; indeed, we are informed, every municipality in Germany of any size owns and operates its own air-port. These are not mere fields but have all the conveniences and buildings that make up a harbour. The airports of the larger cities have restaurants and summer gardens and are a favorite resort with the citizens who repair there of an afternoon to have coffee, visit together and watch the planes arrive and depart.

Mr. Davis came to the following conclusions as the result of his investigations: "That aviation already is affecting the economic life of Germany so that it will make its own way as a paying business, now that the German people as a nation have taken to the air; also that, regardless of its more remote purposes at the start, it has developed into an instrument of peace and progress which will lessen, rather than augment, any military designs of the German nation. There is a priceless by-product of wider state and communal welfare in air commerce, which, in my opinion, will vastly lessen the chances of world conflict in years to come."

"An ant obviously has a narrower world perspective than an eagle. I thought of this as we flew over the Ruhr from France into Germany. Viewed from aloft, the vast interlocking industrial, technical and transport systems of Europe give an impression of economic unity obliterating political boundaries which is unattainable from the ground. It is hard to keep in mind a clear concept of national entities in this swift passage over factories, mines, railroads, canals and farms. I found other passengers who acknowledged the same thoughts. I mention this in view of what I believe to be the importance of aviation in bringing about a new world outlook among insular and highly nationalistic peoples."

## LETTERS TO THE EDITOR

### The Lost Explorer

Editor, SATURDAY NIGHT,

Sir.—I was much interested in your article in your last issue concerning the mystery of the disappearance in Brazil of Colonel F. H. Fawcett, the British explorer, and it recalls my last meeting with him one evening in 1926 at the British Embassy at Rio de Janeiro.

When I was introduced to Fawcett his features seemed dimly familiar. I told him so and he said the same about me and after eliminating various countries where we might have met it turned out that he was serving as a Gunner officer in Colombo, Ceylon, at the same time I was stationed there in 1903-4 as a Sapper.

Colonel Fawcett was in Rio for the purpose of organizing an expedition into the interior, which was financed and sponsored by the Royal Geographical Society. The difficulty of his task may be realized when it is remembered that Brazil is a country larger than the United States and only a fringe along the seaboard is populated, or even explored to any extent. The central and northern interior is a vast expanse of hundreds of thousands of square miles of steaming jungle, except in certain uplands. He had been into the interior a few years before, from the Chile side, of the continent and had found indications, so he told me, of a wonderful ancient civilization which he believed was still in existence, quite unknown to and knowing nothing about the outside world. On this occasion he intended to press westward into this unknown wilderness, where it is necessary at times to hack a path and where the thickness of the tropical jungle casts a mantle of perpetual gloom. He expected to be gone three years.

I asked him what were his chances of coming back. His reply was, nifty-fifty. The chief difficulties were mosquitos, snakes and poisoned arrows! He chafed under the unwillingness of people to join him—people of the right kind—and put it down to lack of "guts." It was necessary for no members of the party to be non-drinkers and non-smokers for every ounce of unnecessary weight had to be sacrificed to carry food. Fawcett himself was as hard as nails, and as he was not a smoker, this stipulation had no personal inconvenience.

He started shortly afterwards and I have often wondered how the expedition fared. It seems that the present trip, on which he has been lost to the world for two years, has come to grief. It is to be hoped that the rescue party will find him although the chances of doing so in that vast expanse of territory seem hardly equal to the chances of locating a submarine reported to be somewhere in the Atlantic.

Yours faithfully,

G. B. JOHNSON,

Canadian Government Trade Commissioner to Scotland,  
Toronto, Dec. 1927 (late Major Royal Engineers)

### The West Before the Railway Era

Editor, SATURDAY NIGHT,

Sir.—Under this heading in your issue of December 3rd appears a letter from "Old-time Winnipegger" which arouses no interest and I would ask your indulgence and space if possible for a few comments thereon. Any facts or dates pertaining to our Canadian history I think should be faithfully recorded. I would be sorry to dispute any statements of Sir Donald Mann or my brother—"Old-time Winnipegger"—and herein only give my recollections of those years 1875-1885, and if I claim any memory for detail I must ascribe it to having kept a diary.

Between '75 and '77 three important events affecting the West occurred, viz.: Construction work on the Canadian Pacific Railway commenced at Port Arthur westward, at the Red River eastward, and in B.C. west of the Mountains. Secondly, the grasshopper plague of '74 and '75 ended; and thirdly, the buffalo all disappeared from the prairies.

"Primeval Forest" gives the impression of a large area of first growth heavy timber. Be that as it may, certain it is that some timber other than poplar and scrub oak was to be found in the portion of Manitoba east of the Red River, because many railway wooden bridges were built on the C.P. Railway in the years 1875-6-7 before any rails or rolling stock was in the country. They were of pine, spruce and tamarac, hewn and hauled by team to the railway.

The first house at Beaumont 16 miles east of Red River was built of flat-timbered logs of good size. I lived in it more than two years.

In 1879 Don Mann, as he was then familiarly known, had a lumber camp and force of men in the woods about 40 miles east, taking out railway ties; what bridge timber he may also have cut I would not say. At this time construction trains were running between St. Boniface and eastern boundary of the province.

West of Red River I cannot say much previous to 1879 when the branch to Stonewall was commenced and the locomotive "John G. Hazelton" was taken into Winnipeg crossing the river on the ice 23rd December, 1879. Although the first engine in the province was the little "Countess of Dufferin," still preserved near C.P.R. station in Winnipeg. She came down Red River on flat boat or scow and landed on St. Boniface side, being used for construction work. This was in 1877, but this fact has been seen previously in print.

I trust there is nothing in the foregoing which may in the slightest degree be taken as discrediting either Sir Donald Mann or your correspondent, "Old-time Winnipegger."

Toronto, December, 1927.

H. W. D. ARMSTRONG.

General Chamorro now declares that peace reigns in Nicaragua, but doesn't explain why he had to get to Mobile, Alabama, before he made the reassuring announcement.—*New York Evening Post*.

Paul Poiret's attack upon the American knee has had no visible effect. At any rate, there was no rush by shorts to cover.—*The New Yorker*.



COBHAM'S ALL METAL FLYING BOAT  
The great aviator, Sir Alan Cobham, has planned a twenty thousand mile pioneering flight through Africa, returning by the west coast. Lady Cobham accompanies him. The picture shows a trial of his all metal hydroplane, the "Singapore."

### A Monument to Joliet

Luzor Cote's Statue of the Intrepid Explorer to be Installed at Quebec.

By L. A. M. Lovekin

THE name of Louis Joliet is commonly associated exclusively with the exploration of the Mississippi Valley. His life work really covered an extensive and much wider field. In view of the atmosphere of mystery surrounding that great river at the period of his expedition of discovery in 1673, bold and perilous but destined to confer infinite benefit on humanity, it is not unfitting that the title "discoverer of the Mississippi" should be applied to him albeit strictly incorrect. He unquestionably occupies a very prominent position in the ranks of those who led in the penetration of the wilds of the American continent, previously untraversed save by the red man.

At intervals SATURDAY NIGHT has given illustrations of the statues of the great men who have figured in the history of Canada and fitly placed in the niches which Mr. Eugene Tache, the architect of the Government Buildings in Quebec, designed for the purpose. And now the effigy of Louis Joliet closes the long roll of celebrities great in military, political and, as in the last instance, venture-some arenas.

The genius of the great French minister, Colbert, had accomplished much in New France, but he was fully aware of the urgency of following up the work he had commenced and fostering the tree he had planted so well. With that end in view he instructed Talon to look to the western extension of the French possessions. In a former article on this eminent statesman and administrator—"The Great Intendant"—reference was made to his prudence and marvellous skill in national organization. His ability was, however, far ahead of his time and the jealousy of an inefficient domination in France brought his tenure of office in Canada to a close. One of his last official acts was in connection with the exploration of the Mississippi. His selection of Joliet as the most capable, enthusiastic and trustworthy man to place in charge of the mission was an instance of Talon's wisdom. Joliet's task was a difficult one and embraced the ascertaining the truth concerning the great river generally, and especially its point of discharge into the sea, at the time a matter of great doubt, a common belief being that it discharged its waters into the Pacific Ocean. On the 17th of May, 1673, Joliet, Pere Marquette, by some said to have been selected by Bishop Laval, and five companions started on their famous voyage of discovery. Histories and records have familiarized the student with what, in fact, reads like a chapter taken from a romance. The explorers embarked at Mackinaw and proceeded by way of La Grande Baye—perverted into Green Bay—up the Fox River and thence by portage to the Wisconsin, and descending it they reached, on June 17th, the great object of research, the Mississippi. Their search proved the navigability of the river to its mouth and also the falsity of all previous theories as to the place of its termination. It seems to have been the "meeting of the waters" of the Mississippi and Missouri that first convinced the explorers that the former river terminated in the Gulf of Mexico. Their important discoveries

completed, the explorers made their return journey by way of the Illinois and Lake Michigan. On his return eastward Joliet suffered an irreparable loss, all his papers and records being swept away in the rapids above Montreal. He was, in consequence, unable to make more than a verbal report to the governmental authorities at Quebec, though, later, he explained at length and in detail his doings, which description was recorded and transmitted to France. The gallant and determined explorer not unreasonably expected a further commission in order that he might supplement the work he had so efficiently accomplished. In this he was disappointed and he appears to have been treated almost like an unknown quantity. The fruits of his labors were harvested by others and they made free and unscrupulous use of his hazardous experiences. It is true that the highly attractive Island of Anticosti was granted him and he constructed a fort and "Abitation" there for trading purposes. The trade did not appear in any volume but the English armed ships did and seized both fort and station. Joliet once more returned to the wild west and resumed his roving tendencies. Later he received further grants of land south of Quebec. Of his personality but little is on record. He is reported to have been the son of a wagon builder and to have received his education at the famous Jesuit College, Quebec, and he seems to have held some lay office in the establishment. But such an employment was not suited to a man whose nature made him dislike a stationary life. The wanderlust was strong in his disposition and held his mastery to the end. The obsession appears to have proved more advantageous to others and civilization generally than to himself, and he shines as a man unselfish, self-sacrificing and steadfast. His last days and the place and circumstances surrounding his death, in the early years of the eighteenth century, are overshadowed by a cloud of uncertainty.

The statue which has been cast in France, as may be gathered from the illustration of this original model, is life-like and the sculptor has very ably reflected the spirit which always seems to have moved the intrepid voyageur. The work was executed by M. Suzor Cote of Montreal and therefore needs no eulogy or criticism. To cite his name is sufficient. For some time past Mr. Cote has been seriously ill and will be unable to witness the installation of his masterpiece.

### An Exchange of Views

By George Herbert Clarke

#### I. FORTY TO TWENTY-FIVE

MY DARLING Ella—that is, dear Miss Smiley—I never thought that it would prove so hard To write a letter hinting rather highly Of regard;

So highly hinting that the sweet and slender Recipient its point must understand, And must consider it a tender tender Of heart and hand.

The fact is, Ella dear, divine afflatus, It's time your correspondent let you know Dissatisfaction with the "thus far" status Of the beau.

I can't and won't be happy any longer To count as one—one only—in your train; Belle though you be, yet I, a tired ding-dong, Must complain.

Have I not held your compact or umbrella? Have I upbraided when you bobbed your hair? Have I not borne a lock of it, my Ella, Everywhere?

How many idle youths have clasped your digits?— I with the empty gloves—while to rehearse The ways you turn their heads gives one the fidgets Worse and worse.

And this has gone on years—some six or seven— They seem to me eternal! Once or twice When I grew restless you would smile like heaven And be nice.

Be nice for ever! That is what I'm after; You must be, shall be, Ella! I can't stand Another moment of your teasing laughter With young Bland.

He and your Rosedale Reggies are diverting. I'll grant you, with their parlor tricks and tea; But this fox-trotting, frolicking and flirting Worries me.

Why don't you drop that fellow, and the insects That hover round you?—and you let them, friend! You girls want endless wooing; well, the wits sex Like an end;

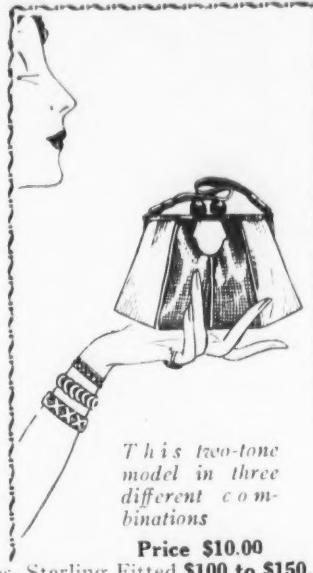


SUZOR-COTE'S STATUE OF JOLIET  
Soon to be installed at Quebec.  
—Photo by Anne Merrill.

## Gifts That Delight the Eye

Ladies' Pouch Bags—with the touch of Paris—in every line—Black Antelope—Cocoa—Briar—Maple—Black in Naco Calf—Rich Silk Moire Linings to match, beautifully mounted frames.

Prices \$5.00 to \$40.00



This two-tone model in three different combinations

Price \$10.00

Fitted Suit Cases, Sterling Fitted \$100 to \$150. Super Lustre Pearl in 6 shades, \$25.00 to \$100. Dressing Cases, \$20.00, \$25.00. Writing Folios, \$3.00 to \$30.00. Ensemble Suit Case and Hat Box, \$20 to \$50. Langmuir-Hartmann Wardrobe Trunks—\$37.50 to \$200.00

## Gifts for Men



### Gifts for Men

Deep Club Bags, \$15 to \$65.

Coat Cases, \$25 to \$60.

Dressing Cases, \$5.00 to \$40.

Buxton Bill Tainers, \$1.00 to \$8.00.

Key Tainers, \$1.00 to \$9.00.

Tobacco Tainers, \$1.00 to \$4.00.

## The Julian Sale Leather Goods Co.

LIMITED

105 KING ST. WEST.

Open Evenings

Until Christmas.

That is, all men do, and, though pretty ancient,

I am a man, dear Ella, not a chow

Or lizard, and I can't be longer patient:

Stop it now!

O Ella, Ella, drop 'em all and drop me

A line or two at once and kindly own

That you are, like my signed authentic Copley,

Mine alone!

I've read this letter over, and your pardon

I ask if I've a bit too forward been;

But—isn't there a cottage still in Arden

Forest green?

II. TWENTY-FIVE TO FORTY

Dear Friend, you pay me a distinguished honor,

And I am grateful, Mother bids me write;—

(What more I have to tell you, Mister Connor,

I'll indite.)

That you're a goose, Jack, grieves me, dear old fellow!

I know you won't believe it, but I've cried

Till eyes are red, and face is green and yellow;

Where's my pride?

What you have suffered, stupid boy, in silence—

At least in semi-silence—and I knew!

Yes, let me make confession: I no violence

Fear from you.

Why didn't you speak sooner, my logician?

I wouldn't let you?—well, you've spoken now,

And have I granted you my full permission?

When and how?

And don't you know that I'm engaged already

To—that young Bland, and other two or three?

And is it possible that you, so steady,

Care for me?

Oh, I am so ashamed and glad, Jack! Gravely,





TOO bad the fiscal year doesn't coincide with the calendar year! If it did Mr. Robb would be Santa Claus-in-chief and there'd be no empty stockings, no tears of disappointment before the fire-place this Christmas. Mr. Robb has sleighloads of gifts and good things of all kinds for everybody but the confounded fiscal system doesn't permit him to deliver them in the regular gift and goodwill season. He's compelled to hold them back until around about Easter. If the financial year ended with December smiling postmen would carry the compliments of the justly popular Minister of Finance to every door in the Dominion at the Yuletide. Some of us would come into possession of the first payment on one of the fancy new Fords through a reduction in our income tax. More of us would secure a start toward an account at the broker's office by remission of sales taxes and the consequent cut in the cost of living. Cigarette smokers would henceforth be able to claim more and better premiums from the Imperial Tobacco Company by virtue of the lowering of the excise duty which would permit of larger consumption. Certain manufacturers would be able to afford more exclusive country clubs by the increased tariff protection which Mr. Robb would give them. And communities throughout the country would be sent certificates entitling them to new post offices, customs buildings, docks, breakwaters, and such like. All in all, it would be the most complete Christmas since care-free ante-bellum days. Mr. Robb at the treasury is accumulating a surplus in the country's accounts so fast that he is becoming as nervous over its custody as a Chicago paymaster or a Toronto chain-store manager. And not without good reason, for word of his riches has spread abroad and bandits and hold-up gangs are after him. They raid his office, lie in wait for him in the corridors of the East Block and behind the Laurier bust at the Chateau. He can't call for police protection because the robbers are supporters of the administration—members of parliament and constituency workers to whom news of the flourishing condition of the public finances is a signal for demands for governmental expenditure. So desperate has Mr. Robb become that he has gone so far as to call off the propagandists of the ministry who have sought to glorify it on the strength of the favorable balance sheet resulting from the prevailing national prosperity. He has requested them to suppress for the present their impulse to praise his good works and their predictions of surpluses and tax reductions, for every item of the kind sent out of Ottawa brings fresh hordes of hooligan men to the Capital. Mr. Robb was a happier man when he had to struggle and juggle to make ends meet.

\*

THE Minister of Finance being prevented from dispensing Christmas cheer, the festive season will pass practically unnoticed as regards exchange of greetings and tokens of remembrance between government and people. The members of the House of Commons, however, are not being forgotten by the ministry, which has purchased for distribution by them an excellent and highly useful little book written and compiled by the foremost living Canadian authority on the subject with which it deals, Mr. Arthur Beauchesne, clerk of the House. The work is a compilation of Canadian parliamentary practice. To some of the members it will prove a welcome gift, since it incorporates the new rules of the Commons under which they will escape the late-night and early morning sittings which in past years interfered with their enjoyment of the session. To a few, however, the government's Christmas present will bring no joy. Messrs. Woodsworth, Bourassa, Garland, Heaps, and Cahalan will be unpleasantly reminded that this session they will not be allowed to occupy the time of the House for two or three hours at a stretch, and will have to limit their speeches to forty minutes. Some of them, too, will find their opportunities for speaking considerably curtailed by the new rules, since they are deprived of the privilege of loading up the order paper with resolutions the only purpose of which is to give them a chance to make set orations. Messrs. Woodsworth and Bourassa especially must be saddened by these rules of limitation, for they have seldom in the past been able to convey to the House all their wisdom on any subject in less than two or three hours. The restriction to be imposed on them will not result in any great loss to the House, however, for the majority of the members generally avail themselves of the opportunity afforded by these long speeches to retire to the lobby or to their private rooms, leaving in the chamber enough to make a quorum and keep the speaker in the chair.

The session has been called for January 26, although, as usual, the government has nothing in the way of legislation prepared for it and unless some internal reformation has taken place is not likely to have much ready by that date. But, also as usual, the Commons will be accommodating and will spend enough time debating the speech from the throne to give the ministry a chance to make up for its procrastination. About the only preparations that are being made against the opening of parliament are in connection with the formal official functions, and these, the word goes forth, are to be more formal than ever. Under the present regime the "court" of Ottawa is becoming steadily more like the royal courts of the old world. Baron Byng, who was recently turned away from a function in London because he wasn't in Windsor uniform, never turned anyone away from his affairs in Ottawa for a similar reason, but the democratic tendencies of his rule are not now considered to be in keeping with the new national status. Ceremony and gold braid are the order of the day. We are no longer a backwoods country where anything goes.

\*

ONE subject of more human interest than those which generally engage the attention of parliament will be on the programme for the coming session and assuredly will produce some serious clashes of opinion. Reference is to the proposal to turn over Ontario divorce cases to the courts of the province. The great bulk of the divorce bills which come before parliament are from Ontario and their number has increased to such an extent that the divorce committee of the Senate can hardly handle them, although it works steadily throughout the session whether the Senate is sitting or not. Last session Senator Willoughby, chairman of the divorce committee, introduced a bill to provide for the removal of Ontario divorce cases from parliament to a provincial court, but for some reason

or other—probably the general desire to shorten the session—nobody in the Commons took up the bill. Similar legislation will be introduced early next session and a strong effort will be made to secure its adoption. It is expected that members who are adherents of churches which oppose divorce will stand out against the proposal. A few years ago it would not have had a chance of passing, but the increasing volume of divorce bills has indicated that something must be done and it seems quite likely that the legislation will be enacted.

\*

THOSE who are familiar with the methods of John Babington Macaulay Baxter will not attach too much importance to his stentorian outburst against the Canadian National Railways. Mr. Baxter is everlastingly doing battle with somebody or something and his favorite weapons are thundering voice and extravagant phrase. He never rises in his place to say a few words without booming and rumbling like a battery of big guns trained on the enemy. The Canadian National is now his target and the charges he levies against it are but little less severe than those preferred against Germany when she crossed the Belgian frontier in 1914. He pictures it as a monster of Mussolini-Rivera character attempting a dictatorship over Canada, flouting parliament and seeking particularly to enslave New Brunswick. From between his resounding periods one gleans that the *census belti* is the twenty per cent cut in freight rates on eastern lines ordered by parliament last session on the recommendation of the Duncan Commission. Mr. Baxter's grievance seems to be (one could get the sense of his remarks better if he would speak a little more mildly) that the Canadian National persists in refusing to comply with the rates reduction legislation to the full extent of parliament's intention, that it is endeavoring to evade part of the reduction by technical interpretations of the act of last session. Perhaps the Maritime Provinces have a grievance in this connection. If they have they shouldn't have to sustain it long. No matter how bitter a burden the rates reduction may be to the Canadian National in its struggle to pull itself out of the hole it has to be granted in full. Technical interpretations of the legislation calculated to save the railway some revenue will not serve, for there can be no question as to what parliament meant when it passed the legislation. It meant that there should be a full reduction of twenty per cent in the rates covered by the act on the old Intercolonial section of the system. The eastern provinces are entitled to the benefits of the act to the degree that parliament intended. If the railway administration is trying to deprive the provinces of any part of the benefit parliament intended them to have something effectively undoubtedly will be heard about it at the forthcoming session. And Mr. Baxter should have been able to approach his purpose by some better method than that of painting the whole railway organization in such dreadful colors.

\*

THE Advisory Tariff Board was created to be an assistance to the government, and particularly to the Minister of Finance, in the equitable revision of the customs tariff, but it now seems calculated to be also an embarrassment. It has brought out in public the facts in respect of the condition of a great number of industries under the existing tariff schedules and in many cases the merits of the applications for increases or reductions appear fairly obvious. If the Tariff Board is reporting to the Minister of Finance its conclusions regarding these cases it should not be hard to guess what the nature of its reports are. With such reports before him, the Minister would have a great deal of difficulty avoiding extensive revision of the tariff schedules without making a farce of the board. Realizing this, congenital opponents of protection have become alarmed as the session and budget time approach. They fear that the government may be virtually compelled to make a number of upward revisions in recognition of the cases made before the board and the board's reports. But they are resourceful, these free trade gentlemen, and they have hit on an idea which they think may save the situation. It is simply that the tariff board should report no conclusions to the Minister, make no formal reports at all. In this way the Minister's difficulties in parliament would be lessened, it is conceived, should political considerations persuade him to ignore the merits of applications for tariff revision. Critics of the government in such event would first demand of the Minister information as to the nature of the conclusions reported to him by the tariff board, and it would soften the situation for him were he able to reply that the board had reported no conclusions, but had merely acquainted him with the terms of the applications and the character of the evidence and argument pro and con. He could not then be accused of ignoring the advice of the board since the board would have given him no advice. Free Trade elements are urging this idea, hoping by its adoption to be able to continue their influence on the course of the government in regard to the tariff. The idea of course is contrary to the purpose for which the tariff board was created. As its name implies, it was created to advise the ministry as to the application of the tariff, it is the Advisory Board of Tariff and Taxation. The schemes of the free trade agitators, who have representatives permanently before the board opposing all applications for upward revision of the tariff, is not a very substantial one. Its adoption would bring the system of tariff investigation into ridicule.

\*

BACK from his visit to Washington, the first act of Premier King was the calling of a meeting of the national advisory committee on the St. Lawrence waterway and power development project for next month. Naturally he doesn't say that this is done to humor Secretary Hoover, but it is to be imagined that Mr. Hoover is congratulating himself on the fortunate chance of the Prime Minister's holiday in the American Capital. The meeting had to be held sometime anyway, since the committee was appointed to consider the reports of the international engineering board and these reports in final form are now ready for consideration, and Mr. King perhaps feels that no harm can result should Mr. Hoover assume because of the calling of the meeting that his persuasive powers have not been wasted. Such an assumption on his part does not necessarily bring the St. Lawrence project any closer to the point of acceptance.

## THE JENKINS' ART GALLERIES

OLD SILVER  
SHEFFIELD PLATE  
EARLY CHINA

28 College Street  
Toronto

B. M. & T. JENKINS LIMITED

Phillip's Square  
Montreal



### The Golden Dream that's Nassau!

Laugh in the South where the coral "Isle of June" lies washed in the booming surf of the multi-colored seal Beyond dreaming cays, by deep, translucent pools of sapphire and emerald, fanned by the trade-winds redolent of spice, balmy and golden by day and silver-white down its sugar-fine sand-beaches by night, lies old Nassau.

Live in the South where Nassau laughs and plays; where are sports galore on courts and links by the sea! Bathe where palm-shadowed land meets the flashing sea. Follow the ocean rack with the salt-scud flying against your tanned cheeks, and the cries of the sea-birds blending with boomerang of surf!

2½ days' sail from New York  
MUNSON S.S. LINE, PASS. DEPT.  
135 N. E. 3rd Ave., Miami, Fla.  
15 Wall St., New York City  
THE CANADIAN GOVERNMENT MERCHANT MARINE LTD.  
200 St. James St., Montreal.

15 hours from Miami  
CLARKE S.S. INC.  
67 Wall St., New York City  
158 S. E. 1st St., Miami, Fla.  
200 St. James St., Montreal.

*Write to Nassau Development Board, Nassau, B. W. I., for descriptive booklet*

## NASSAU

BAHAMAS "Isle of June"

### Easy to Buy at any Nearby Pen Counter



### "Last Six Days" Suggestions

All Parker Duofold Pens are made of Parker Permanent, Non-Breakable material, 28% lighter than the rubber formerly used. All have the features of Parker Pressureless Touch and Iridium-pointed, 14-K Gold, life-long pens.

Pens and Desk Set bases in many colours, permitting scores of different combinations—one for each member of the family.

In buying, look for "Geo. S. Parker" on the barrel of the pen or pencil.

That guarantees the genuine, and that is what you want in a gift like this.

Go now to the nearest pen counter and see these Parker offerings. Buy several now to complete your entire list at once.

THE PARKER FOUNTAIN PEN COMPANY, LIMITED  
TORONTO 3, ONTARIO

# Duofold Pens Parker Pencils. Desk Sets

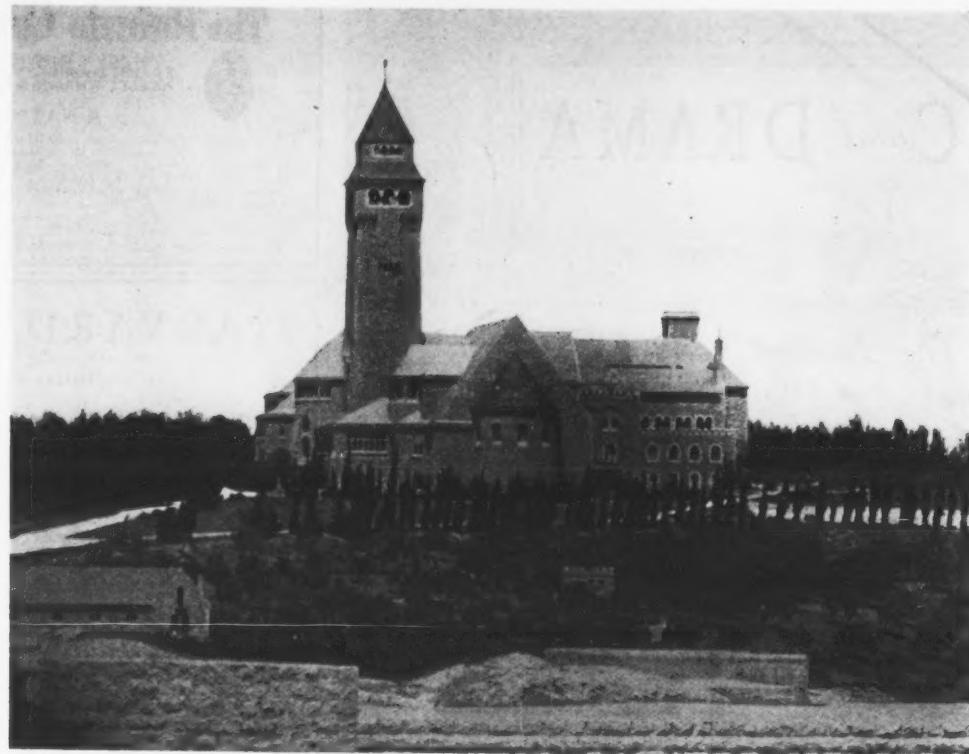
**GOLF ~ POLO**

FOUR FAMOUS DONALD J. ROSS 18-HOLE COURSES

RIDING ~ TENNIS ~ ARCHERY ~ SHOOTING ~ RACING

Meet old friends and make new ones at Pinehurst, N.C., the Golfers' Paradise. Evenings of ease and social entertainment at the luxurious Carolina Hotel follow gorgeous days of outdoor sport and golf four famous courses designed and personally supervised by Donald J. Ross. Polo, tennis, riding, shooting, archery, racing, etc.—Write now for reservations at the Carolina Hotel (every room with bath). Illustrated booklet upon request.

**Pinehurst**  
NORTH CAROLINA  
SPORT CENTER



GOVERNMENT HOUSE AT JERUSALEM RENTED FROM GERMANS

It has been revealed in the British House of Commons that the rent of Government House, Jerusalem, the official residence of the High Commissioner of Palestine, is paid to a German organization, and that it amounts to something like £22,000 a year. The picture shows how the building dominates Jerusalem from its position on the Mount of Olives. It was built as a sequel to the visit of the Kaiser in 1898 at a cost of £250,000, and was used as a German and Turkish Headquarters during the Great War.

**HOMEWOOD SANITARIUM**  
GUELPH, ONTARIO

A hospital for nervous and mild mental cases. Beautiful and restful surroundings. Every facility for all treatments. Rates moderate. Address, Harvey Clare, M.D., Medical Superintendent.

## On Being of the Tribe of Joseph

By Austin Bothwell

WHAT are the qualifications that mark one as belonging to the tribe of Joseph? The dedication of one of this season's books "To . . . . of the tribe of Joseph" causes me to wonder. Why is it a distinction to belong to Joseph's rather than to Levi's or Simeon's tribe. It is I suppose due to the fact that Jacob on his death-bed blessed Joseph and his seed forever. This is not to be a sermon but, haply, an essay so I shall content myself with quoting one verse of the dying man's lengthy blessing (they were giants in those days).

"The blessings of thy father have prevailed above the blessings of my progenitors unto the utmost bound of the everlasting hills; they shall be on the head of Joseph, and on the crown of the head of him that was separate from his brethren."

"Separate from his brethren"—there we have it. That is the distinction. The author, who dedicates her book to a friend, who, like herself, belongs to the tribe of Joseph, conceives of herself and her friend as being like the Kangaroo, different from all other animals—as possessing certain qualities which alone are qualifications of tribal value à la Joseph.

Since the author is L. M. Montgomery one might speculate—and one will—as to whether those whom L. M. Montgomery includes in her tribe of Joseph are the same persons as Charles G. Roberts would include in his, or Nellie McClung in hers, or Stephen Leacock in his, or Robert Stead in his. At one and the same time, to wear the white ribbon and to be able to appreciate Haig and Haig; to condemn "Empty Hands" and to fill one's own; to mix with the millionaires and to sow seeds in Danny; to esteem Henry James; to be a Whitmaniac; no one person however protean could accomplish. It would appear that the tribes of Joseph are as many as there were colors in his coat.

Well, it depends! If we may regard as belonging to the tribe of Joseph those who share our views, put first the first things we put first, follow in the wake of our enthusiasms—for the work of Marcel Proust or Joseph C. Lincoln; for the poetry of H. D. or Edgar A. Guest as the case may be—share our antipathies for jazz or Beethoven; for Thomas Hardy or Ethel M. Dell; laugh at the jokes we laugh at—not Scotch ones. Then indeed the tribes of Joseph have inherited the earth, they are legion.

But there is something wrong with this conception. Our tribe, Smith's tribe, Robinson's, would be in a continual state of flux, if common views were all, or mutual enthusiasms. Conceive Smith to get on in the world, as he so often does; those things he once put first he doesn't put first any longer. If he had the inclination so to do his wife wouldn't let him. She has not now any time for first things, she is too busy cultivating the first persons. No longer do the Smiths feel that they and their friends are "separate" because of their mutual admiration for the poetry of Keats, or liking for long walks in the unspoiled country. They did have such friends once. But they are now to be designated quondam—hateful word!

The Ode to the Nightingale once inspired them, now constantly engaged in keeping up with the Joneses they are haunted by owed to their creditors and their long walks are in pursuit of a white pellet over the smooth shaven sophisticate lawn of the Country Club. There, the tribe of Joseph is very exclusive. You must at least be in the six cylinder class to belong, for without are Fords. You may wear Joseph's coat of many colors there and it will be quite all right if you do not leave that garment behind which he forsook so perilously.

The idea that common interests constitute those who have them a tribe of Joseph may easily be reduced to absurdity. Bridge sharks are not Josephuses though possibly Bohemians. To possess the qualifications that entitle one to belong to the tribe of Joseph, it is not enough to share enthusiasms, to have similar views.

Perhaps to share a genuine passion, not a complex, is sufficient qualification. To have music in one's heart, to be so keenly interested in the drama as to be willing to stand hours in the queue for the chance to see "St. Joan", to starve for poetry's sake. That makes for separateness. When two or three are gathered together who are passionate pilgrims in search of beauty in any art, is there not constituted a tribe of Joseph? Across the abysses of convention, of fashion, of snobism, that separate man from man, like calls to like when some passionate pursuit is common to each, whether the search for the perfect book or an eagerness to elucidate Egyptian hieroglyphics.

Yet it is plain that the scripture (and here let us be fundamentalists) bases the separateness of the tribe of Joseph on the possession by Ephriam and perhaps also Manasseh of certain moral qualities, of an attitude towards life more admirable than that of the tribe of Dan

for instance. "Dan shall be a serpent in the path, an adder in the path, that biteth the horse's heels so that his rider shall fall backward."

There is a community that holds together people more tightly than any other. Who never ate his bread with tears enters its pale very rarely. To "belong" here you must have gone down into the depths, wrestled for your soul with agony—had your intelligence awakened to a thousand shades and nuances that escape the prosperous, the materially successful. There must have been times in your life when Thought leapt out to wed with Thought—even the highest and best. You must have won through to a serenity of outlook, be above rancor, envy or jealousy, love all beauteous things, seek and adore them—look past the trumpery gaude of place and power to a far-shining goal whatever it may be. Here is the ultimate fellowship—to fare away home therein is to have lived not in vain.

"The point of honor is the simple secret of the few," wrote Alice Maynell. Yet if one is too smugly conscious of belonging to the tribe of Joseph one doesn't remotely glimpse the point of honor. For, at the end of all, those who are of the tribe of Joseph are precisely those who do not think of themselves as so doing.

There is an novelist whom I have been tempted to admire but something has always acted as a drag on my enthusiasm. It is that she is conscious that she is achieving fine writing. It was therefore with some delight that I read a malicious comment upon her by Rebecca West that no one had ever written so pretentiously since St. Rose of Lima who claimed to write with a feather dropped from the wing of the Holy Ghost.

Modesty is the indispensable. "Thou hast cast down the mighty from their seats And hast exalted those of low degree."

These lines from a poem popular with the instructors of youth in a pre-jazz age—ours—express exactly what happens to the self-consciously superior. It was Ephriam, the younger son of Joseph, upon whom Jacob laid his hand. It is the younger sons, the not-so-gifted, it is the Marthas often, when one had expected it to be the Marys, to whom the "full fair grace" is given to be indisputably of the Tribe of Joseph. Their separateness is not aloofness, they move among us and their very being among us irradiates life. May their tribe increase.

## Holy Night

By Nathaniel A. Benson

THE LOUD TUMULTUOUS AND TROUBLED WORLD

Is laid away this night and wrapped in sleep; Silently stand doubt's banners dumbly furled. And in the sky one Star her watch doth keep With her eternal precious light of faith Streaming all-soundlessly from heaven's portal; Hushed are my questionings, and that poor wraith Of unbefit reborn in faith immortal. White is the moon and diamonded the snow, But whiter burns the truth in my heart's hearth Rekindled with a strange tremendous glow—For He has come again to bless His earth As once He came long centuries ago When man and star stood marvelled at His birth.

## A Perfect Stranger

(From "The New Yorker")

IT IS well known that a gentleman who would not think of crossing the lobby of a hotel to offer a drink to a stranger will suggest a nip to the same man if seated across the aisle in a Pullman club car. This curious feeling of good fellowship came upon a business man of this city on a westbound train recently. In flagrant violation of national, interstate and probably other laws, he had openly produced a silver flask and compounded drinks, soon reaching the hearty state in which he believed the occupant of the next seat would like to hear the story of his life and triumphs. The latter, although declining highballs, listened gravely. Finally the loquacious traveler was heard to remark, "Well, it's been a long trip. Probably—heh, heh—longer than a young man like you has often taken. Now myself...."

It was at this moment that the porter entered and addressing the listener, said, "Prett' near Detroit; can Ah brush you up, Commander Byrd?" The widely travelled person was profoundly silent for the first time that day.

We are in hearty accord with the proposal to have the heavy trucking done at night. It is an outrage for noisy trucks to be lumbering around in the daytime when typical New Yorkers are trying to sleep.—*New Yorker*.

Rumors of a rift between Ruth Elder and her husband over her flying activities are false, according to a statement issued by Womack himself. They have arrived at a compromise on the matter. Ruth will continue to fly.—*Philadelphia Inquirer*.



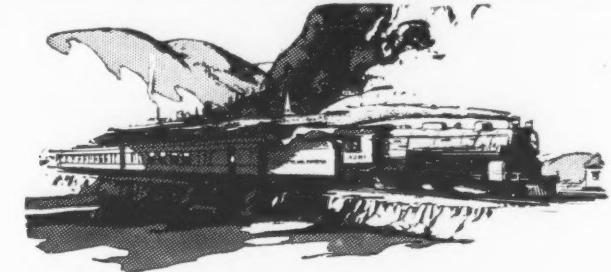
ON THE DUNES

B. J. BLOMMERS.

J. MERRITT MALLONEY'S  
Annual Exhibition of Paintings.  
Jenkins' Art Galleries  
30 College Street

No Christmas Gift is shown more real appreciation than a painting. We have a select collection from which to make your choice.

Opening each evening until 9:00 from Dec. 15th to 24th.

14-HOUR  
OVERNIGHT SERVICE  
TO NEW YORK

Toronto business executives are generous in their praise of New York Central service. The four-track steel highway of the famous water level route insures restful sleep. In the morning you arrive at Grand Central Terminal—the center of a "City within a City." Conveniently at hand are 226 first class hotels.

	The Niagara	The Detroiter
Lv. Toronto	5:00 p.m.	7:45 p.m.
Lv. Hamilton	6:13 p.m.	8:58 p.m.
Ar. New York	7:15 a.m.	9:30 a.m.

## RETURNING

Lv. Grand Central Term. (New York) 6:30 p.m. or 8:35 p.m.

For tickets, reservations and all information, apply any Canadian Pacific Agent or City Ticket Agent, Canadian Pacific Building, Toronto. Telephone Elgin 1261. Depot Ticket Office, Telephone Elgin 8231.

CANADIAN PACIFIC  
NEW YORK CENTRAL LINESThe VANDERBILT Hotel  
New York City

Thirty-four Street and Park Avenue

An address of distinction—for the visitor in New York. Easy of access from the Pennsylvania and New York Central Terminals. The Baltimore and Ohio Motor Coach stop in front of the hotel. Near the business, shopping and theatre centers.

Every bedroom is an outside sun-lighted room and has its own private bath.

**TARIFF**  
Single Room with bath \$4.50 per day  
and up  
Double Room with bath, \$8.00 per day  
and up

**The New Fireproof  
CHAMBERLIN-VANDERBILT  
Old Point Comfort, Va.**  
Opens April 1, 1928—Year-Round Tourism Hotel

OVERLOOKING Hampton Roads and lower Chesapeake Bay IA large Convention Hall, a Roof Garden and indoor Swimming Pool. The appointments and service conform to "Vanderbilt" standards. Fishing, sea bathing, golf, horseback riding, tennis and shooting.

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**WALTON H. MARSHALL  
Manager**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**

The Finest Hotel in the West Indies

Abit of American luxury in the tropics. Between the Atlantic on one side and Condado Bay on the other, it is a place of enchantment.

Closed outdoor swimming pool; formal gardens; horseback riding, tennis and shooting.

**The CONDADO-VANDERBILT  
San Juan, Porto Rico**



**HART HOUSE STRING QUARTET**  
"Canada's Most Representative Musical Group"  
For open dates write Soc'y.  
Hart House String Quartet Toronto, Ont.

**Miss Sternberg DANCING**  
Classical—National—Interpretative—Folk and Ballroom  
Academy Studio, 12 Spadina Rd.  
Trinity 4920.  
All Classes Now Open!  
Daily 10-12, 2-6; Saturdays 10-12.  
Year Book on Request.

**MAESTRO CARBONI**  
Voice Production  
Studio: 2 GROSVENOR STREET  
PHONE KINGSDALE 4416.

**Donald Heins VIOLINIST**  
Studio: Toronto Conservatory of Music

**DRAMATIC ART**  
Under the patronage of the Royal Academy of Dramatic Art, London, England.  
**EXPERT TUITION**  
Voice Production—Public Speaking—Broadcasting—Dramatic Expression.  
**DICKSON KENWIN**  
From His Majesty's Theatre, London, Eng.  
449 Yonge Street (opposite College) Tel. Randolph 4492.

**ARTHUR SINGER**  
CONCERT PIANIST AND TEACHER  
Studio:—Hamburg Conservatory of Music—Rand. 2341.

**Unusual PLAYS**  
of every type. Cull'd from modern and former works of famous playwrights. Many original productions. Write for Free Catalogue.  
Dramatic Publishing Company Dept. 42 542 Bloor Street, CHICAGO

**ROYAL ONTARIO MUSEUM**  
253 Bloor St. West (near Avenue Road)  
Largest permanent exhibition in Canada.  
ARCHAEOLOGY, GEOLOGY, MINERALOGY,  
PALEONTOLOGY, ZOOLOGY.  
Open Daily, 10 a.m. to 5 p.m.  
Bloor Bay & Church Cars.

**EMPIRE MAIN 4315**  
TEMPERANCE STREET  
WEEK MON. DEC. 19  
Michael Arlen's Famous Comedy  
(Author of "The Green Hat")  
**These Charming People**  
With Edith Taliaferro and Frank E. Camp in the Role  
Created by Cyril Maude.  
Eve. 8:30, Mat. Wed. & Sat. 2:30.  
**XMAS OFFERING**  
**"DISRAELI"**  
MAIL ORDERS NOW.

**The Vital Part of Your Radio is the Tube**



It is impossible to obtain the maximum results from your radio set with tubes that are half dead. Make sure that you get the glorious Christmas programs. Replace tubes that have served their useful life with Westinghouse radiotrons and note the greatly improved results.

MADE IN CANADA BY  
**Westinghouse**  
PIONEERS IN RADIO



**Some Verdi Operas—"The Tavern" and "The Spider"—Persinger String Quartet—Plays at Stock Theatres**

**George Cohan Jests With Stage Wheezes**  
During the first ten minutes or so of "The Tavern," presented this week at the Princess Theatre, the average play-goer sits in a daze wondering what the hellamite proceedings are all about. Finally it dawns upon him that the merryman, George H. Cohan, is having a colossal jest with all the tricks of the melodramatic writers past and present, and is having a laugh at the expense of the audience also. Then everyone enters heartily into the spirit of the harlequinade and enjoys himself immensely. The whole entertainment is of less than two hours duration, but is so intense in its ironical surprises that it is quite long enough, for Mr. Cohan's instinct told him just when to stop. Though Mr. Cohan is not present in person, the spirit of the master theatrical technician—the consummate adept in "putting things over," is there every moment of the evening.

The biological history of "The Tavern" is interesting. An American literary lady of romantic mind submitted to Mr. Cohan a turgid play, which it was his first impulse to return. But when he read it more carefully it occurred to him that subjected to a course of treatment it would make a capital travesty. He agreed to produce the play and pay royalties if permitted to re-write it in his own way, and the authoress finally gave consent. The outcome was "The Tavern." It is said that after the dress rehearsal in her handwriting, said ironically, "Thank you, Mr. Cohan, for retaining one line of mine." But presently she began to collect snug royalties, "to her great content."

Taverns have always been part of the mechanism of melodrama—there is one in "The Ticket of Leave Man," in "Ten Nights in a Bar-Room," in Uncle Tom's Cabin," in "The Silver King," as well as in most of the French romantic pieces fifty or sixty years ago. A tavern in this instance makes a very picturesque setting for the wild happenings with which we are regaled. And there are many other ancient accessories. The thunderstorm of the old Fitzball melodramas, still, it is said, played in the British provinces is constantly in progress. The main character and chief mouthpiece of Mr. Cohan's jests is a stray out of the plays of the elder Dion Boucicault; there is a hard and brutal father with the familiar old line "Go to your Room"; there is an echo of the old Western melodramas of the seventies in the Sheriff and the reported stage robbery; there is the wronged heroine, who in this instance imagines every man she sees to be her betrayer; there is the booz comedian with constantly reiterated tag, and finally there is a liberal infusion of the gun-play, creeping shadows and various devices which go to the making of such modern pieces as "The Bat." Practically every line is lifted from the text of some old play. The whole melange is tossed together with the skill of a juggler who keeps five oranges in the air at once. To assist the picture, characters are clothed in the garb of 1850 and the gloomy atmosphere of "St. Elmo" is evoked to give zest to the satire.

The old melodramas, stage though they were, had one very important characteristic. They had to be really acted, and demanded both power and personality in their exponents. Mr. Cohan did not overlook this fact, and the company which presents "The Tavern" knows how to be picturesquely acted. It is headed by that skilful, magnetic and versatile actor, Charles Coburn, who plays the quasi-Boucicault role to which allusion has been made, with remarkable humor and charm. Mr. Coburn has the insolent ease that is only acquired by actors who have enjoyed an early experience in Shakespearean and a fascinating deftness in all that he does. He was the original of Old Bill in America, but those who saw him in that role got no idea of his grace of movement and bearing, and the debonair humor of which he was capable.

Mrs. Coburn, a skilful actress, plays the role of the wronged girl, and her scream is certainly a hair-raiser. There are also able performances by Kenneth Moore, Walter Edwin, Philip Heege, Willis Claire, Edwin Walter, Wanda Carlyle, Virginia Gordon and Eeda Von Budow, all of whom do ridiculous things with the solemnity that is essential to the satire.

Among the booms which that fine singing organization the Clarendon New York Grand Opera Company conferred on the Toronto public was the presentation of two of the finest, but (on this continent) least familiar operas of the Italian genius Giuseppe Verdi—"La Forza del Destino" (1862) and "Otello" (1887). Separated by 25 years in point of time, they illustrate two distinctive periods in Verdi's career—the one his middle period when he had brought purely lyrical opera to its highest possible development in tragic intensity; the other his final period when he had abandoned his earlier methods and achieved a form of music drama in which the orchestra became equally important with the voices as a vehicle of emotional expression. "Aida," produced at 58 years of age, illustrates Verdi's transitional phase, when he still

prime of inspiration. There is hardly a number which fails to touch the emotions with more refined appeal than some of his earlier and more popular music. Perhaps because the plot is diffuse and hard to follow and there are no numbers so unforgettable as "Misereare" or "Donna e Mobile," "Forza del Destino" never caught the popular fancy in the same degree as "Il Trovatore" and "Rigoletto." It was almost forgotten in America until revived at the Metropolitan Opera House about 1910 as a vehicle for Caruso and Scotti—the chief baritone role being equally important with that of the tenor—and since then certain of its numbers have become very popular on the concert platform. All its principal roles call for good singing of the robust and brilliant order.

From a vocal standpoint the production by the Cianci company was admirable. The most signal triumph was that of the baritone, Giovanni Martino-Rossi, in the role of Don Carlos. He has a gloriously smooth, dramatic and flexible voice, and was at all times impressive. The arduous tenor role of Don Alvaro was sung by Francesco Bocca-Fusco, whose voice was not at all times reliable but in its best moments singularly appealing. He is a finished vocalist, and his wonderfully significant rendering of the single word "Morte" when Alvaro discovers that his sweetheart is dead alone would stamp him as a fine artist. The voice of the prima donna Emilia Vergeri seemed cold at the outset but grew more and more beautiful as the evening proceeded and her singing was remarkable for abandon and sincere emotional quality. Miguel Santacana sang the bass role of the Abbott with nobility of utterance, and Elizabeth Hoepel was wholly delightful in her single solo as a gypsy fortune teller.

"Otello" with text by Boito, is a work of a wholly different school, modern in the sense that it is a music drama rather than an opera as understood fifty years ago. Its text is almost entirely recitative, in the treatment of which Verdi displayed wonderful taste in expression and dramatic resource; with an intricate, beautiful and always significant orchestral commentary as its basis. When it was first produced forty years ago, the seventy-four year old composer was supposed to have come under the influence of Wagner; but he did not adopt Wagner's system of leit-motivs and had evolved an orchestral method all his own though influenced perhaps by Boito. Personally I surmise that Verdi had heard of what had been accomplished in music drama by Russians like Moussorgsky, Rimsky-Korsakoff and Borodin, works of which Western Europe remained long in ignorance but which would not escape the attention of so cosmopolitan a man as his adviser, Boito.

Six years later he carried his new method to even more beautiful development in "Falstaff" which has only two equals in the domain of what might be termed "super opera-comique"—Wagner's "Meistersinger" and Richard Strauss's "Rosen Cavalier." Boito in taking up the text of Shakespeare's "Othello" could present only the skeleton of Shakespeare's story, but telescoped the action very skilfully; and the absence of the poetry is compensated for by the emotional power subtlety of Verdi's orchestral commentary. No composer who ever lived was more skilful in suggesting moods of agitation, and these of course abound in the narrative. It is music-drama that grips the mind, senses and emotions from the first moment to the last. Francesco Bocca-Fusco, who sang the title role, was in better voice than



WALKER WHITESIDE IN "THE HINDU"  
A scene from the play which brings the noted romantic actor back to Toronto after several years' absence. It will be the attraction at the Princess Christmas week.

## The Toronto Conservatory of Music

COLONEL A. J. GOODMAN Chairman, Board of Governors  
SIR ROBERT MCNAUL, B.A., MUS. DOC., F.R.C.O. Principal  
SIR LEWIS WILLAN, MUS. DOC., F.R.C.O. Vice-Principal

### A NATIONAL INSTITUTION

Exceptional facilities are afforded students for instruction in all branches of musical study by a faculty of unusual artistic strength, including many artists of international repute. Special attention given to instruction of beginners. Pupils may enter at any time. Classes in Lecture, Choir and Operatic Classes, Choir Training and Sight-Singing, Classes in Lecture, History and Rudiments of Music. Instruction by correspondence in Harmony, Composition, etc. Correspondence and requests for Year Book and Syllabus should be addressed:

Toronto Conservatory of Music, College St. and University Ave., Toronto 2.

## HARVARD GLEE CLUB

OF HARVARD UNIVERSITY, CAMBRIDGE

DR. ARCHIBALD DAVIDSON, CONDUCTOR,

WILL GIVE A RECITAL IN

**CONVOCATION HALL, TUESDAY EVENING, DECEMBER 27, 1927**

Tickets, \$2.00, \$1.50, \$1.00, plus tax—Address mail orders to Local Managers. MUSICAL ART SOCIETY OF CANADA

RANDOLPH 5479.

## HAVERGAL COLLEGE TORONTO

Day and Boarding School for Girls

THE NEW SCHOOL—Lawrence Park West

JARVIS ST. SCHOOL—354 Jarvis Street

Courses from Kindergarten to Honours

Matriculation, Gymnastics, Games and

Swimming. Special Departments in Music,

Art, Household Science, etc.

For information apply to the Secretary,

354 Jarvis Street, Toronto

Principal: MISS WOOD, B.A. (London, Eng.)

New Term Opens Tuesday, Jan. 10th (Boarders Jan. 9th)



It's Keith-Albee Vaudeville and that means the Best Stage Show in Town!

**JIM and MARION HARKINS**

Back again in "MARKETING!"

NEXT WEEK  
THE FAMILY FORD

The laugh sensation of the "Follies"—don't miss it!

HEADLINERS ON A GREAT STAGE BILL

On the Screen

ESTHER RALSTON in "THE SPOTLIGHT"

A scintillating story of bright lights and the theatre.

## GAYETY RICHMOND AT BAY

New Show Each Week Starting Monday

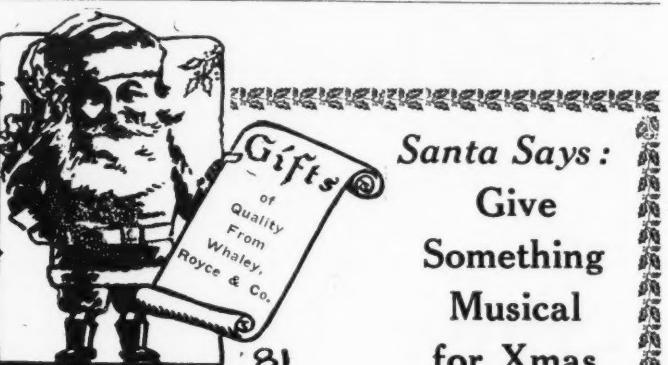
JEAN BEDINI (HIMSELF) OFFERS

**"Cock-a-Doodle-Doo"**

WITH

Whirls of Burlesque Girls

Ladies' Matinee Daily 25c



Santa Says:  
Give Something Musical for Xmas

Musical Instruments are gifts of ever-increasing happiness. At least one member of every family should receive a musical gift this Christmas.



KING BAND INSTRUMENTS

E. FLAT ALTO IN CASE

Complete In Case \$133.00

Time Payments if Desired.

## GIFT SUGGESTIONS

### For Grown Ups

Autoharp.....\$5.95

Cornets.....From \$15.00

Trombones.....From \$15.00

Bugles.....From \$5.50

Banjo Ukuleles.....From \$2.95

Tipes.....From \$13.50

Taro Patches.....From \$9.75

Tenor Guitars.....From \$11.25

Violins.....From \$2.75

Accordeons.....From \$2.75

Music Cases.....From \$1.20

Concertinas.....From \$5.95

Victor Records.....From 55c

### For Children

Toy Violins.....60c

Mouth Organs.....10c Up

Song Whistles.....45c Up

Flutes.....\$1.95

Jazzos.....10c

Humanotones.....15c

Jew's Harps.....25c Up

"Gifts of Music Folios"

Empire Song Folio.....85c

Mammoth Piano Folio.....85c

120 Scotch Songs.....90c

Church and Home Folio.....75c

Piano Pieces the Whole

World Plays.....\$1.50

Convenient Terms

Washburn Stringed Instruments

"Washburn" Tenor Banjos \$180.00 Up.

Other Banjos \$11.95 Up.

"Washburn" Guitars \$34.50 Up.

Other Guitars \$7.50 Up.

"Washburn" Ukuleles \$19.50 Up.

Other Ukuleles \$1.95 Up.

*For Christmas*

The  
**ELECTRIC  
CREDENZA**  
and other Orthophonic Victrolas.  
**PAUL HAHN**  
& CO.  
8 Bloor St. East, Toronto

### Solve the Gift Problem with

**SCHRAFFT'S**  
CHOCOLATES

#### GIFT BOX BEAUTIFUL

A hinged brass box, etched and inlaid with black enamel and filled with Schrafft's Luxuro Chocolates.

**\$3.50 each**

Other packages of these exclusive chocolates from 75c to \$5.00.

Postage prepaid to any address.

**A. B. PETRIE**  
19½ Bloor St. West, Toronto.

**ROYAL ALEXANDRA**

Week Com. **Mon., Dec. 19**

Premiere of All-Canadian  
**"Policing the Plains"**

First feature drama ever photographed, directed and produced exclusively by Canadians. Thrilling historical record of World-famous North-West Mounted Police in a romantic film epic.

Horseman's story of a horseman's day, with entrancing love interest.

Buffalo hunters and horse thieves, cowboys and railroad builders, cattlemen and Indians, red-builders "Riders of the Plains."

**EVEs. - - - - .50c, \$1.00, \$1.50**  
**MATS. DAILY - - - - .50c, \$1.00**

**HART HOUSE THEATRE** DEC. 26-31 LEWIS CARROLL'S

**"ALICE IN WONDERLAND"**

Preceded by well-known fairy tales done in a new technique.

**MATINEES DEC. 31 AND JAN. 2**

Admiss. \$1.00 Children 50c.  
TRIN. 2723.

**MASSEY HALL**

Only 2 Days More, December 15, 16

By Popular Request

The Miracle of the Century

**PHONOFILM**

TALKING MOTION PICTURES

Bringing an Avalanche of Wor'd-Famous Artists to Entertain You.

Everyone in Toronto and district should see and hear this wonderful invention of Dr. Lee De Forest—the man who made radio broadcasting possible. Ask your friends who have seen it.

**THE REVOLUTION OF THE MOTION PICTURE**

Evening Prices: \$1. 50c, 25c; Special Matinee Friday, 50c and 25c.

SEATS NOW ON SALE.



**HOWARD HANSON**  
Director of the Eastman School of Music and a leading American composer of the modern school.

ividually the players revealed a musicality of a very high type.

Louis Persinger, the first violin, possesses a splendid technique and contrives a luscious tone that is highly appealing, while Walter Ferrier, the violoncello, obtains rich and vibrant effects with his instrument. These two were heard to particular advantage in the solo parts of the adagio movement of the Mozart Quartet. Louis Ford, the second violin, is also fine in technique and tone, and in the opening movement of the Hanson Quartet created a strong impression. Nathan Firestone, the viola, formed a capable fourth to a very distinguished unit.

The program offered by the Persinger

String Quartet held a great deal of interest. It was admirably arranged from the point of view of contrast. The first quartet was Mozart's B Flat major, gratefully melodic and harmonically perfect; the second quartet, that of Howard Hanson, the modern American composer, brought one sharply up to the present school with its fascination for dissonance and unexpected rhythm, while the concluding quartet, Debussy's Quartet in G minor, seemed to seek the middle road, retaining, as the advertisement says, the best features of both. It was a program that stimulated not only one's emotion but one's thought.

The Mozart was, of course, deliciously rendered; the adagio above all played in a way that moved one tremendously. Had one heard no more one would have felt the evening well spent.

Howard Hanson was born in Nebraska and received his musical education in the United States. He is now director of the Eastman School of Music at Rochester, and has a number of compositions to his credit. In 1921 he was awarded the Prix de Rome and has come to be regarded as one of the leading American composers. His works have been performed by the leading orchestras on this continent and in Europe. The quartet played by the Persinger reveals him as strongly a modernist with all that implies. The opening movement held to one brief theme introduced by the second violin and carried back and forth between the instruments. The effect of melancholy created was quite disturbing. Suddenly the mood changed and the strings swept into a barbaric storm of rhythm that was immediately suggestive of the North American Indian. So far the composition proved a stirring and intensely interesting one, but toward the close as the composer worked out his themes I felt that his inspiration

(See Also Page 10)

**Give Q.R.S. Christmas Rolls This Year!**



### Something Worth While To Take Home Christmas Eve

Music for Christmas! Don't neglect to get some Q.R.S. Christmas Rolls for your family. Stop at the nearest music dealer's and take home a few of these Special Word Rolls—you will sing them as you play.

3313—First Nowell.  
2036—Christmas Chimes.  
668—Adeste Fideles.

3317—Silent Night.  
2478—While Shepherds Watched.

**Q. R. S. Music Co., Canada, Limited**  
310 Spadina Avenue  
Toronto 2, Ont.  
Exclusive Distributors for Eastern Canada of the famous Rogers Batteryless Radio.

**Q. R. S. are the only "Made in Canada" Music Rolls.**



**Delivery**



**Credenza**  
\$385  
or with  
electric drive  
\$425

**Christmas Eve!**

Any "His Master's Voice" dealer in town will deliver your new **Orthophonic** Victrola right to your Christmas tree. Surprise your family!

Yuletide is here! The family gathers 'round the Christmas tree. Lights are twinkling—Children are romping!—joyously opening the gifts so impatiently awaited. Everyone is busy admiring—exclaiming—praising!

And now, the door bell rings. There's a twinkle in dad's eye. There is great tramping and stamping as something large and mysterious is carried in and placed beneath the Christmas tree. The obscuring cover is whisked off! Joy! a new Orthophonic

Victrola—and Victor records to play. "Dad" they exclaim, "you old fox!"

And then come Christmas songs,—bright happy things. Dad's favorites; mother's favorites, everybody's favorites—perhaps dancing too!—and singing and clapping of hands as everyone cries "More music!"

Surely—a Christmas scene that may come true in your home—so quickly! Go now, before the choice of models is too far depleted, —make your choice and make your delivery arrangements. Beautiful models at all His Master's Voice dealers in town—from \$1400 to as low as \$115, and every model a revelation, obtainable on convenient terms.

**Orthophonic**—only if it bears the dog Trademark



**Orthophonic**  
"True in Sound"  
Trade Mark Reg'd  
**Victrola**

Victor Talking Machine Company of Canada, Limited, Montreal

**SHOP IN COMFORT**  
BOOKS, STATIONERY  
CHRISTMAS CARDS  
VISIT OUR GIFT SHOP  
Open until 10 o'clock each evening until Christmas.  
**TYRELL'S BOOK SHOP**  
820 Yonge St. Randolph 5121.  
Toronto.

A Calendar of  
**CANADIAN VERSE**  
Canadian Verses for each week and a Canadian picture by Thoreau MacDonald in colour, reproduced by a new oil-paint process.  
\$1.00.  
At all Bookstores  
**IRWIN & GORDON**  
LIMITED  
66 Temperance St.,  
Toronto.

## The New Century Library

To forget the problems of the day; to open new doors of understanding, knowledge and adventure — the authors of the "world's truly great books" make reliable guides and delightful companions.

The range of friendships and adventures is limitless; the list below will give an idea of the opportunities that are offered. It is not complete, however, but your bookseller will be pleased to give you a list of all the authors represented in The New Century Library.



Dickens, complete in 20 vols.  
Scott, complete in 25 vols.  
Thackeray, complete in 14 vols.  
George Eliot, complete in 12 vols.  
Hugo, complete in 8 vols.  
Dumas, complete in 18 vols.  
Jane Austen, complete in 4 vols.  
Shakespeare, complete in 6 vols.  
Browning, complete in 6 vols.  
Poe, complete in 3 vols.

As in plot and characterization these books are worthy of a first place on a reading programme, so in workmanship they are worthy of an honoured place in the home. Each book is bound in lambskin stamped in gold, and is printed on a fine quality of India paper. May be purchased either in single volumes or in sets, \$2.00 per volume. Bound in fine Morocco, stamped in gold, \$2.50 per volume.

**THOS. NELSON & SONS**  
Limited

"If you would know how fine a Russian cigarette can be— try Cerise"

The cigarette with the real Russian flavour

**Cerise No. 2**

IMPORTED FROM LONDON

Made by Alexander Biukashevitch Ltd., 33, Piccadilly, London, W.



### Another Warning of Another World War

"Peace or War?" by Lt. Commander J. M. Kenworthy, M.P., with an introduction by H. G. Wells; Boni & Liveright-McLean, Toronto; 338 pages; \$2.50.

**NORMAN ANGELL'S** "The Great Illusion" proved that war is no longer profitable, and the Great War bore him out; but, like a theorist, he had also said that "therefore" a great war was impossible; and his book did great harm by lulling to sleep the very class of intelligent business men who alone could have prevented that war by united action on international credit. Then came Keynes with "The Economic Consequences of Peace", showing up the Treaty of Versailles as prolific in the seeds of future wars; everybody believed him, and nobody did anything about it. Last summer I reviewed in these columns Upton Close's "Revolt of Asia", whose central message was that Russia, being deliberately driven out of the European Concert of Nations, was rapidly assuming leadership of a Pan-Asianic group of awakening nations of tremendous potential power, like China. Lastly, Mr. Kenworthy, a former member of the British Admiralty War Staff, and now a Labor Member of the British House of Commons, has taken up the tale with a complete review of the world situation, pointing out the present multiple causes of wars, predicting, as do Marshal Foch and other authorities, that a world war of unexampled extent and horror is inevitable within the next fifteen or twenty years, and pleading that proper precautions be taken to avert the catastrophe.

As peace propaganda, his book will not be very well received in some quarters, and many critics will scorn the alarms he expresses. But considering the race in armaments that took place before the last war, the present situation is not reassuring: France has the greatest peace army ever assembled; Mussolini is demanding airplanes so numerous "that their wings shall obscure the sun"; following the breakdown of the Geneva disarmament conference last June, Great Britain is spending this year for armaments £15,000,000, or nearly four times the current year's debt payment of £3,000,000 to the United States, which latter sum is felt to be oppressive; and the United States, not to be outdone, has just announced through President Coolidge a budget of over two billion, on which the largest item is the sum of \$622,000,000 for armament.

\*

**MR. KENWORTHY** repeats Mr. Close's warnings about Russia's Asiatic influence—a situation not altogether of her own making. He further points to the belligerent attitudes of both Italy and France, and the fact that German soil has not been evacuated.

It would be as sensible to summon a conference of bookmakers and jockies

ed by France and Britain according to the Treaty of Versailles. He mentions the Polish Corridor, as one certain cause of war, and the retention by Romania of the Russian Province of Bessarabia as another. He mentions the opposition of the powers to the union of truncated Austria with Germany, which both those countries want.

The carrying out of the Anschluss program (union of Austria and Germany) might well be the beginning of a great movement to throw down the artificial barriers to trade and free communications in Europe (p. 162).



L.T.-COMMANDER J. M. KENWORTHY, M.P.  
Author of "Peace or War?" During the war he operated against the German submarines.

Mutual fear and jealousy between Great Britain and the United States worry the author most, because he says that if they agreed on material reduction of armaments they, with Holland, could prevent any large scale war starting by reason of their joint control of the finances, ships, oil, cotton, and so forth of the world.

Those who think, in the present state of the world, that war is forever impossible between the United States and Britain, are living in a fool's paradise. It is shutting one's eyes to facts to take it as axiomatic that such a war is impossible (p. 39).

For, he asks, if not to fight each other, against what possible enemy are they building such navies? Individually, they are safe at sea now, and united quite invincible against any combination of powers whatever. Not the least interesting phase is the author's advice to Canada to remain neutral in case of any such fratricidal war. He gives one of the reasons for the breakdown of the Geneva Conference last June as the dominance of "naval experts" (in other words, the admirals of the respective fleets) at the sessions, wisely saying that we must not look to professional fighting men to lead the way to peace by arms reduction.

It would be as sensible to summon a conference of bookmakers and jockies

to limit or abolish horse-racing as it is to gather together the Admirals and Generals of any nation to limit or abolish armaments. Their whole training is in the opposite direction. To expect these gallant officers to welcome armament reduction is to expect too much of frail human nature (p. 213).

\*

THE author is disappointed in the breakdown of the League of Nations as an instrument to stop major wars. Worst of all, he says, is the quiet but persistent propaganda going on in all civilized countries through the films and the press to prepare the populations for an outbreak of hostilities:

Peace is not being preached. War is being glorified and its legality and justification accepted as a matter of course. And until the very idea of war is regarded with the same horror as murder and rape, the danger of its outbreak, even between the two most advanced and powerful nations in the world, will be with us (p. 121).

Finally, he draws certain pictures of what the next war will be like, quoting liberally from military experts the world over. It will, he says, be a world war, and not localized. First class battle ships no longer seek each other, and the result would not be decisive even if one side sank all the ships of the other side. Jutland was the only occasion in the last war when first class ships faced each other, and that was somewhat of an accident. Dreadnoughts are too costly (£7,000,000 to £8,000,000 each) to be risked that way. Their hitting power is enormous, but they are themselves very vulnerable. The best way to use them is against smaller vessels or coast towns. Fighting planes will be in action by the thousand, each with greater carrying capacity than in the last war, and equipped with bombs loaded with high explosives, poison gases, and disease germs. All civilized countries have now perfected these things to use against enemy civilian populations. Just as in the last war the artillery shot at the enemy trenches rather than at each other, the bulk of hostilities on either side in the next war will be directed against the chief cities of the other side. Infantry will disappear as cavalry have already done, and will be replaced by one-man whippet tanks armed with machine guns, and air craft in clouds. It is a pretty picture, containing at least one bright spot: those who make war will be in it, for we will all be in it, inescapably.

Wells, in the Introduction, speaks out of a cynicism of which I did not believe him capable. He says when he wrote "The War in the Air" and other stories he never believed these things would come to pass; he was just letting his imagination play; he believed the world would come to its senses and abolish war before the holocaust. Now he knows better: humanity has not enough foresight; it is headed fast for the next, and greater war, and will destroy itself in it.

Wells, in the Introduction, speaks out of a cynicism of which I did not believe him capable. He says when he wrote "The War in the Air" and other stories he never believed these things would come to pass; he was just letting his imagination play; he believed the world would come to its senses and abolish war before the holocaust. Now he knows better: humanity has not enough foresight; it is headed fast for the next, and greater war, and will destroy itself in it.

### Down Again Into Egypt

"The Tomb of Tut-Ankh-Amen. The Second Volume" by Howard Carter; Doran, Toronto; 408 pages; illustrated with 153 photographs; \$5.

**TUT-ANKHAMEN**, the boy King of Egypt, has been dug up, it seems, almost as long as he had been buried. The discovery of his tomb created a vogue in women's dress—now forgotten. Now, years after the excitement is over, comes the second volume by Howard Carter, telling exactly what was in that tomb. I am not going to review the book for the sufficient reason that as a newspaper topic King Tut is deadlier than ever: interest has subsided, for the inadequate reason that everyone thinks he knows all about the discovery. That impression is quite fallacious, and so I wish to speak (very briefly, because nobody will pay any attention) about the contents of the Second Volume. For really it holds an interest that the first one never did: that just prepared the way. This one details the steps taken in the actual penetration into the tomb, the removal of the precious objects of art, and the extracting of the remains from their three coffins—the inner one of solid gold, beautifully chased—and even from the mummy wrappings until the body itself, in a fair state of preservation, is exposed to view. This book, in short, is the meat of the whole story. Public excitement was roused and died down before the climax was reached at all.

The 153 photographs, excellently taken and mostly reproduced in full-page plates, tell the story in their own way. In them one may gaze on the actual face of the King or on

Every GRAPHIC book is a CANADIAN book

## For Christmas!

**BOOBS in the WOODS**  
By Merrill Denison  
CLOTH, \$2.00

**THE FOUR JAMESSES**  
By William Arthur Deacon  
CLOTH, \$2.00

The author of "Potoon" analyses the charm of a quartette of native pen-wielders whose works, in prose and poetry, have long delighted a restricted circle of readers. Brightly satirical, a fresh angle on Canada.

THE GRAPHIC PUBLISHERS LIMITED, OTTAWA, CANADA

## Book Gifts from Our Book Room

### Outstanding Successes—Each a "Gem" in Itself

#### A. Y. Jackson's "The Far North"

A book of 17 drawings by Mr. Jackson on the expedition of the "Beothic". With descriptive notes by the artist and a foreword by Dr. F. G. Banting, this is one of the most delightful and typically Canadian books in the Christmas list. \$2.50.

#### The First Canadian Christmas Carol

The old carol sung by the Huron Indians—discovered by Father de Brebeuf in the 17th century, now interpreted by J. E. Middleton, set to the music of an ancient French melody, and illustrated by Stanley F. Turner. This very beautiful bit of Canadiana, charmingly bound, boxed and priced \$2.00.

#### Biography—Letters—Papers

Anent Edward VII., Bismarck, T. E. Lawrence and "The Uncrowned Queen of Arabia"  
The Letters of Gertrude Bell—2 volumes—\$12.75.  
The Greville Diary—Edited by Philip Whitwell Wilson—2 volumes—\$10.00.  
Joseph Conrad's Life and Letters—G. Jean-Aubry—2 volumes—\$10.00.

Bismarck—The Story of a Fighter—Ludwig—\$5.00.  
King Edward VII.—Sir Sidney Lee—2 volumes—\$16.00.  
Abraham Lincoln—The Prairie Years—Carl Sandburg—\$3.00.  
Law, Life and Letters—Right Hon. Earl of Birkenhead—2 volumes—\$10.00.

The Book Adviser in Book Room will help you with suggestions and information about what's new and wanted.

**THE T. EATON CO. LIMITED**

#### Peace or War?

By J. M. Kenworthy, M. P.

Introduction by Rt. Hon. David Lloyd George.  
Commander Kenworthy, one of the best known members of the English House of Commons, a distinguished naval officer and former member of the Admiralty War Staff, deals in this book with the greatest problem of the day, from the angle of a man who has seen war at close quarters and has since become a recognized expert on world politics and the causes that lead to war between peoples. This is the most far-seeing examination of this question since Norman Angell's "The Great Illusion". Price \$3.00.

**MCLEAN & SMITHERS, Toronto, Canada**  
BONI & LIVERIGHT, New York, N. Y.

#### GOOD BOOKS

**The National Life Assurance Co of Canada**

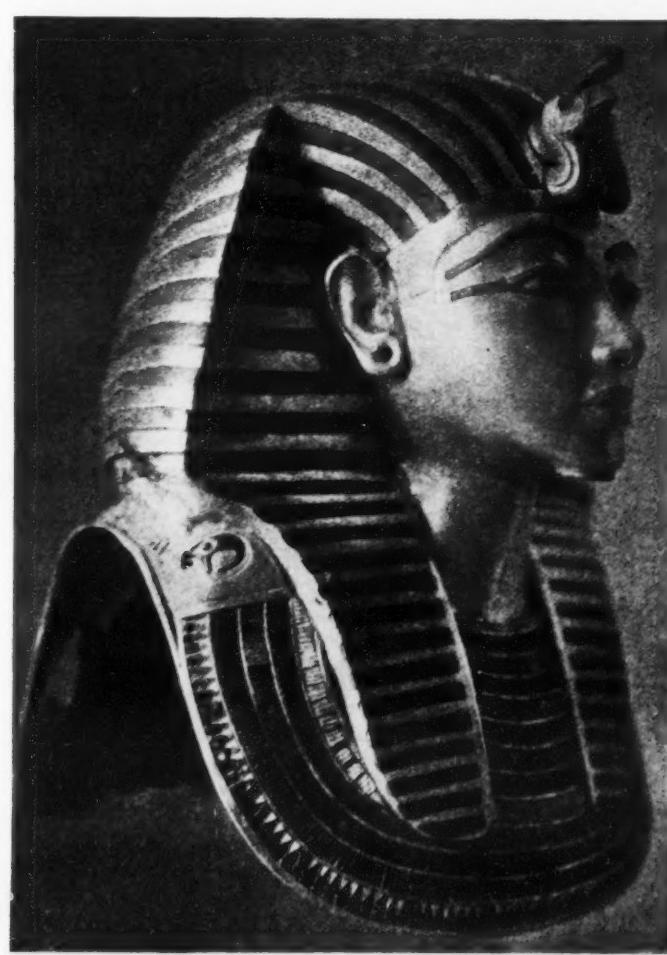


Head Office, TORONTO

Established 1899

**INVENTIONS PATENTED**  
TRADE MARKS and DESIGNS Registered  
YOUR ENQUIRY IS SOLICITED

**W. IRWIN HASKETT,** 12 Elgin Street, Ottawa, Canada  
SOLICITOR OF DOMESTIC AND FOREIGN PATENTS



TUT-ANKHAMEN  
The beaten and burnished gold mask portrait of the young king, representing him at the age of his death—about 18 years old. One of the many fine photographs from "The Tomb of Tut-Ankh-Amen" by Howard Carter, in which the opening of the three coffins—the inner one of solid gold—is described (Doran, \$6).



## MUSIC & DRAMA

had begun to fall him. However, it is impossible to judge a modern work on first hearing. It has to be heard again and again.

The program concluded with the Debussy quartet, which is Debussy about as fascinating as he can be. The second movement with its captivating rhythmic effects and the third movement in which the music seemed to be dissolved of all gross forms and to have returned to its essence were among the pleasantest events of the evening.

*Hal Frank*

### Bed Room Classic Review

Beds and pajamas seem to retain their perennial charm across the footlights. In an age of more potent dramas, when a spade is often most vehemently and unmistakably a spade, it is refreshing even though remarkable, to note the success which is greeting Malvina Fassett's perambulation of that venerable vehicle, "Twin Beds" at the Victoria Theatre this week. For most people twin beds have become as accepted facts as milk bottles or motor cars; daily they stare unblushing and unashamedly from store windows—but put them on the stage and the giggling starts.

And so "Twin Beds" has become something of a phenomenon of the theatre. Once upon a time it may have been naughty, but now it is clean, even behind the ears. If there is anyone left who does not know the story, suffice it to say that the piece reveals twin beds as an innovation, and relates with gusto the Machiavellian effects which these devices may have had upon a home, largely because a gentleman whose libations have impaired his memory decides to infest the wrong one for a night. And is this funny? Monday night's waves of laughter ran continually on the heels of the actors' lines.

"Twin Beds," in keeping with the usual Fassett standards, is well staged, and Samuel Godfrey, as Signor Monti, the harassed and unwitting near home-wrecker, scores one of his greatest successes of the season. "Twin Beds" also serves to introduce to Toronto theatre-goers Martha McGraw. Mr. Fassett's new leading lady, a vivacious and appealing young woman, lately from the cultural fastnesses of Boston. Miss McGraw's familiarity with her role, her extremely capable and human interpretation, and her delicate beauty not only enhanced "Twin Beds" but should prove a continued attraction for the Victoria Theatre.

As usual, this week's offering is given excellent support by Hal Thompson and Betty Brough, while Viola Ronache remains an immovable maid-servant. Helen Gilmore, in the somewhat unusual capacity of the "hard boiled" wife of the errant Monti, reveals real skill, while Mr. Fassett is as popular as ever as the perturbed husband. "Twin Beds" furnishes a tried and true recipe, and this week should be one of Mr. Fassett's best.

H. W. M.

**Light Humor Well Dished Up**  
"Tommy," this week's offering at the Empire Theatre, is pretty light stuff, but it is clever and amusing and exceedingly well handled by the New Empire Company. Tommy of the title role is a nice youth who has so thoroughly ingratiated himself with the parents of the girl of his heart that everybody approves of the match, and there consequently seems to be no romance to it, in the girl's eyes. Frustrated on every side to wed the model youth, the girl rebels and turns to another suitor, and things look bad for the ultimate happiness of both Tommy and the girl, who, of course, really loves him. However, the lass's shrewd uncle takes a hand in the game and persuades the rival suitor that he could advance his suit by doing more to please the parents and Tommy; that the girl would like him better if he were not so generally popular. The action of the play deals with the complications that result from following the uncle's advice and provides a great deal of fun for the audience. This little summary possibly suggests the ordinary farcical comedy, but "Tommy," in truth, is a very human little play, and the work of the players shows that they are fully conscious of the fact. Miss Tallafarro, as the girl who does not want the path of love to be too smooth, adds another to her long list of successes, while Frank E. Camp, as the shrewd uncle and Edmund Abbe as the father who favors the suitor who brings the most cigars, give very finished and convincing representations of their respective characters. Robert Leslie, as Tommy, the model young man, is seen possibly to greater advantage than in any recent offering by this company. Jane Aldworth as the mother, and House Baker Jameson as the rival suitor are also thoroughly pleasing.

P. M. R.



New Canadian National Railway Offices at King and Yonge Sts., Toronto.

JOLLY old Santa Claus will get a welcome to his heart's content with a royal festival of comedy at Shea's Hippodrome next week. The old favorites, Jim and Marion Harkins, have returned to the bright lights and will gladden the hearts of their listeners with "Marketing," "The Ford Family," which was the laughing hit of Zeigfeld Follies for many seasons, has found its way into vaudeville and will be the comedy sensation of Toronto next week. Harry Thurston, the eminent international star, will present his inimitable stories, songs and impressions. Ada Brown and Co. offer delightful southern syncopation, and Bentell and Gould will liven up the proceedings with their dancing and xylophone playing.

The feature screen attraction will be Esther Ralston in "The Spotlight."

THE Harvard Glee Club, which will appear in a Recital in Convocation Hall University of Toronto, on the evening of December 27th, 1927, has built up for itself in the short space of seven years an enviable artistic reputation in both the United States and Europe, and is now recognized as one of the ablest choral organizations in the country, if not of the world.

The Glee Club programmes are devoted entirely to good music, ancient and modern, such as the church pieces of Palestrina, Lotti Vittoria, or Bach, followed by compositions of Gluck, Mendelssohn, Schumann, and Brahms, as well as those of the Modern French and Russians; then possibly a group of folk songs, and a chorus of Handel, Wagner or Beethoven for the final number.

In addition to an annual tour including the larger musical centres of the East and Middle West, the Glee Club gives each year a series of concerts in Symphony Hall, Boston. Two seasons ago, with the assistance of the Boston Symphony, it presented the Brahms "Requiem" to two capacity houses. Last season the Ninth symphony of Beethoven was done with equal success.



**MISS MOLLY MOONEY**  
Daughter of Mr. and Mrs. Andrew Mooney, of Port Arthur, who leaves for England in month to study music at the Royal College of Music. She has been awarded the scholarship for all Canada, carrying with it a three-year tuition cost. Miss Mooney is soloist with the Port Arthur Women's Choir, and has won honors for two years at the Winnipeg Music Festival.

"The Last Waltz," a European picture production taken from the famous Shubert stage success which ran at the Century Theatre in New York, is the feature screen attraction at the Uptown, commencing to-day, and continuing next week.

Eleanor Painter's role is taken by Suzy Vernon, a French beauty, and Walter Woolf's romantic part is taken

by Willy Fritsch, the outstanding leading man of Europe.

The very romantic Balkans where intrigue and love and life are always intermingled is the background against which this thrilling heart story is worked out.

"The Last Waltz" is preceded by a stage Revue, presented by Jack Arthur, and once again the Uptown stage band is heard in latest rhythms.

# Florida

## 3 DAILY TRAINS

Through the famous Blue Grass Section of Kentucky and the Mountains of Tennessee

### Royal Palm

Through Sleeping Cars Daily to Jacksonville

Lv. Detroit (Eastern Time)	11:20 p.m.
Ar. Jacksonville	7:20 a.m.
Ar. St. Petersburg	6:25 p.m.
Ar. West Palm Beach (For Palm Beach)	7:26 p.m.
Ar. Miami	9:45 p.m.

Beginning December 18, Royal Palm will be All-Pullman, with Sleeping Cars, Observation Car and Club-Lounge Car through to Miami. Lv. Detroit 11:15 p.m. Ar. Miami 6:20 p.m.

### Ponce De Leon

Through Sleeping Cars Daily to Jacksonville

Lv. Detroit (Eastern Time)	12:05 noon
Ar. Jacksonville	8:10 p.m.
Ar. West Palm Beach (For Palm Beach)	6:59 a.m.
Ar. Miami	9:30 a.m.

Beginning December 18th, through Sleeping Car Detroit to Miami arriving 7:20 a.m.

### Suwanee River Special

Through Sleeping Cars Daily

Lv. Detroit (Eastern Time)	12:05 noon
Ar. Tampa (via Hampton)	6:05 a.m.
Ar. St. Petersburg	8:20 a.m.

For information or reservations ask any Ticket Agent or Address

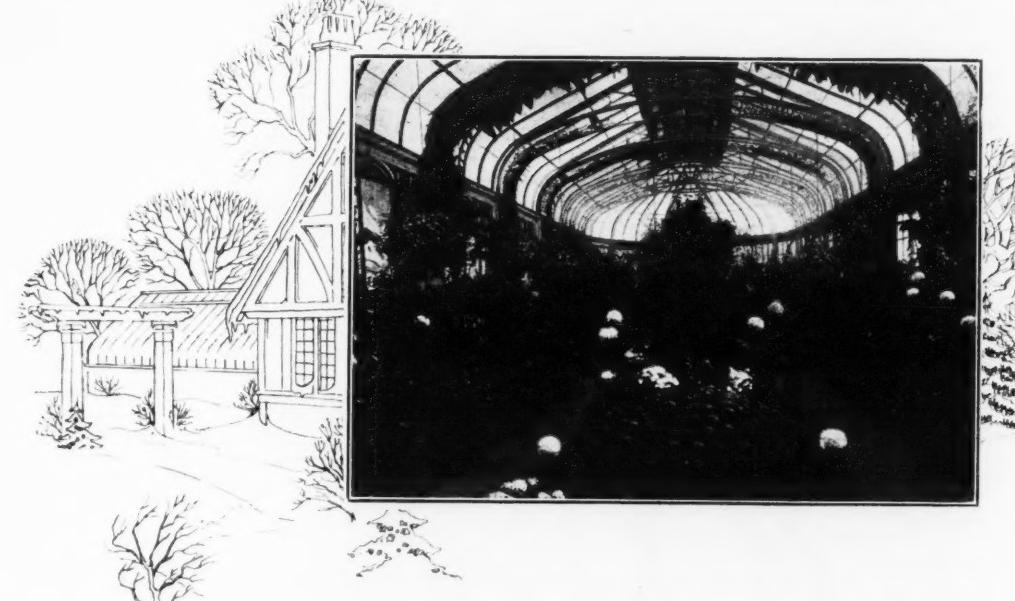
A. V. ULRICH, A.G.P.A.  
Michigan Central R. R.  
M. C. R. R. Pass. Term.  
Detroit.

J. P. CORCORAN, D.P.A.  
Big Four Route  
Nicholas Building  
Toledo

A. M. CRAWFORD, D.P.A.  
Southern Ry. System  
712 Transportation Bldg.  
Detroit

### MICHIGAN CENTRAL

BIG FOUR ROUTE—SOUTHERN RAILWAY SYSTEM



### When Christmas Met June

CHRISTMAS bells and June roses—the snow of December mingling with the glory of Summer. Within a Lord & Burnham glass garden, aglow with the Yuletide spirit, Christmas greets June.

Sixty Christmases have met sixty summers in Lord & Burnham glass gardens. For sixty years Lord & Burnham craftsmen have been creating Glass Gardens of quality and charm. The Lord & Burnham reputation is continental.

Perhaps your requirements demand a smaller installation than that depicted above. Large or small, Lord & Burnham quality is built into each creation.

Free of charge we will gladly furnish you with illustrated literature showing styles, sizes and prices. You will be greatly surprised at the reasonable cost. Write today.

### Lord & Burnham Co. Limited

Builders of Greenhouses and Makers of Boilers

MAIN SALES OFFICE, HARBOUR COMMISSION BLDG., TORONTO, ONT.  
920 Castle Bldg., Montreal, Que.  
Head Office and Factory, St. Catharines, Ontario.



## THE BOOKSHELF

(See Also Pages 8 and 9)

**Aloysius Horn is a Real Person**  
From an interview with Mrs.  
Watermeyer.  
By J. E. McEwen.

"**N**O, I'm sorry, I simply can't for I am very busy." So Mrs. Ethelreda Lewis refused invitations to bridge parties, missionary meetings, teas, dinners, in fact all invitations that came to her.

For a long time she offered no further explanation than "I'm busy," but one day, for the work had gone along exceedingly well, she confided to her friend, Mrs. Watermeyer, that she had "discovered" an interesting old man and "he's making my next book for me."

The interesting old man was Aloysius Horn and just how successfully he had made Mrs. Lewis' book, Mrs. Watermeyer did not know until she and her husband stopped at Estevan in Saskatchewan on their journey across Canada. Mrs. Watermeyer paused at a book stall to select a magazine, and then looking up at her was the name of one of her best friends in Johannesburg, Mrs. Ethelreda Lewis.

Before Professor and Mrs. Watermeyer left South Africa three months ago they knew that Mrs. Lewis' book had been published, but what they did not know was that it had run into four editions and that it was topping the lists of "best sellers." They found that in the little town of Estevan, and from the eager questioners who gathered about them when they remarked that they knew the editor of "Aloysius Horn," the Watermeyers think that Mrs. Lewis' book will continue "to lead the procession."

Of course the first questions were not about the editor, but about the white-haired, long bearded man. Is he real?

"Indeed, yes," Mrs. Watermeyer is most emphatic. "Mrs. Lewis told me about him, how he came to her veranda, and how, in a weary voice, he asked her to examine his wares, and how by mere chance she slipped on the story."

The next question—but could he have been a lion-hunter, friend of cannibals, and an explorer, and now be a Johannesburg peddler?

"Quite easily," Mrs. Watermeyer explained, "for he lives in Johannesburg, a city of many, many peddlers, and a city that has swarmed with adventurers."

And the final questions, I asked eagerly—have you met Aloysius Horn and what is his name?"

"No," Mrs. Watermeyer answered regretfully. "I have not met this particular peddler, but apart even from my friend's description of him, I know he exists. He is so typical of the disappointed, beaten-out traders that drift into the city for the last years of their lives."

Then about Mrs. Lewis herself—a dreamy-eyed, middle-aged woman, who four years ago surprised her friends by remarking, "I am publishing a novel this year!" That first book, "The Harp," was decidedly popular in South Africa. The book which followed it within a year, "The Flying Emerald," was read with pleasure by her friends, but even her friends are amazed at the fascinating manner in which she has set out the life story of Aloysius Horn.

**Books Received**

Hast comment, pertinent and impertinent

*Ireland and the Foundations of Europe* by Benedict Fitzpatrick Funk & Wagnalls, New York, \$1. The author of "Ireland and the Making of Britain" continues his story, this the second volume of it showing the great debt Britain and Europe generally owes Ireland for the latter's splendid work as a cultural agent during the Middle Ages.

*Wuthering Heights* by Emily Bronte, introduction by Valentine Dohrmann (Knopf-Macmillan, Toronto, \$1). Just added to the "Borzoi Classics" this masterpiece of all the Brontes is perennially popular. In its good binding and on its rich, cream-colored paper, the novel looks extremely well. It is a beautiful piece of bookmaking.

*The Promised Land* by Ladislav Kreymentz, translated from the Polish by Michael H. Dziewiecki (Knopf-Macmillan, Toronto, 2 vols., \$5, boxed). Another long piece of fiction, very like in spirit, this author's major work, "The Peasants." The newly translated novel, "The Promised Land," is a tragedy, showing the peasant transplanted and destroyed in industry.

*The Quest of Youth* by Jeffery Farnol (Riverton, Toronto, \$2). Here is another man who has got writing down to a formula. "The Broad Highway" was fine, fresh stuff twenty years ago; the latter books are merely imitations and therefore bad. That he can't write a modern novel at all was proved by "The Definite Object"; but in "B-Hanthe Smith" he showed he could do a



BY AMY DREVENSTEDT  
One of the decorations for "The Bridge of San Luis Rey," a tale of Colonial Peru, by Thornton Wilder (A. & C. Boni-Irwin, \$2.50).



WOODCUT FROM "THIS SMOKING WORLD"  
A book about tobacco and smoking,  
by A. E. Hamilton, (Century, \$2.50).

rousing medieval one. If he's got no more originality in him, it's too bad he doesn't vary the schedule by imitating "Beltrane" once in a while instead of doing the endless repeats on "The Broad Highway."

*Prejudices: Sixth Series* (Knopf-Macmillan, Toronto, \$2.50). Casual perusal of this volume persuades me that what is wrong with Mencken is that he lacks the capacity for growth. Barring slight surface differences, he is saying to-day exactly what he was saying fifteen years ago, and in almost the same words.

*The Wayward Man* by St. John Ervine (Macmillan, Toronto, \$2.50). The author of "John Ferguson" now offers the story of a sailor, the wild sea parts being contrasted with the quiet life of his family at home.

*A Good Woman* by Louis Bromfield (Stokes-Ryerson, Toronto, \$2.50). This is the only current American novel that is anything like keeping pace with "Jalna" in sales. It has hit its 50th thousand. It is not, however, for the jaded appetite; it is sufficiently like many other novels so that some feel Mr. Bromfield's tale a little long-drawn and tiresome. What it seems to lack is what used to be called inspiration; it is flat and pedestrian.

*The Treasure of the Carillon, and Other Addresses* by the Rt. Hon. W. L. Mackenzie King (Macmillan, Toronto, \$2). The public speeches of Canada's present Prime Minister included in this book go back many years in certain cases, but most of them are of recent delivery—such as that at the opening of the International "Peace" Bridge at Buffalo, and that at the unveiling of the Laurier Statue at Ottawa, both of which were events of August, 1927.

*The Girl in White Armor* by Albert Bigelow Paine (Macmillan, Toronto, illustrated, \$3). Splendidly simple and yet full history of Joan of Arc, specially written for younger readers. Adult readers will also like it, though the account is an expurgated one. Strongly recommended for children.

*They Also Serve* by Peter B. Kyne (Copp Clark Co., Toronto, \$2). War story of a cow-boy's horse that served in France and met a soldier's death in the field. The horse narrates his own story in fluent, colloquial Yankee slang. It is, of course, the purely American war that is described. The horse helped win it.

*Wallflowers* by Temple Bailey (Penn Publishing Co.-Copp Clark, Toronto, \$2). Having received the Clean Book League's accolade for his novel "The Dim Lantern," Temple Bailey's books may be relied on as free from the sex taint or anything of a disturbing nature.

*Tarboe* by Sir Gilbert Parker (Copp Clark, Toronto, \$2). Novel written around the actual career of a famous card gambler.

*New England's Outpost* by John Bartlett Brebner (Columbia University Press, 2960 Broadway, New York City, \$1.50). As a result of four years' research the author has brought out this history of Acadia before the conquest of Canada to prove that the responsibility for the cruel expulsion of the Acadians belonged to New England and not to Great Britain. The author is Assistant Professor of History at Columbia University.

*A Pilgrimage to Palestine* by Harry Emerson Fosdick (Macmillan, Toronto, \$2.50). This modernist Baptist minister, who caused so much trouble in the United States because he accepted a call to a Presbyterian Church in New York, has written an interesting book, whose purpose is to bring the scene of Jesus' public ministry vividly and realistically before the reader. Of the present-day ceremonial washing of feet on Maundy Thursday, he says: "One spectator at least felt little of Christ only Christianity."

*The World Talks It Over* by Bert Price (Henklein, New York, \$1.75).

Written wholly from the American standpoint and for home consumption, this book says that the League of Nations is the result of the 150-year-old peace movement in the United States, and explains why that country is not officially in the League, and just how far they are officially in it.

*The Mosaic Earring* by Columbia Boyer (Henklein, New York, \$2). An American detective story.

*A Yankee Passion* by Samuel Ornitz (Ginn & Liveright-McLean, Toronto, \$2.50). A novel. An under-taker's assistant, after due sin becomes a Roman Catholic, and as a servant of the Cross sees the seamy side of life.

*Rochellion* by Mabel Howe Farnham (Dodd, Mead, Toronto, \$2). Two years ago the first Dodd, Mead-Pictorial Review contest for a first novel was won by Martha Ostenson with "Wild Geese." Her successor is Miss Farnham, whose story is of a girl's rebellion against her father. The family had moved from Virginia to Kansas. The jacket says: "The choice of 'Wild Geese' resulted in the discovery of a new American author of first rank in Martha Ostenson," and goes on to indicate that Miss Farnham's performance also is "remarkable."

*Left on the Labrador* by Dillon Wallace (McClelland & Stewart, Toronto, \$1.75). A novel-length story of adventure for boys of teen ages. All Dillon Wallace's stories are good.

*Super Park: The Model Recreation Ground of the Province of Ontario* by J. P. Jaffray. (Publisher unknown, price unknown). The title is self-explanatory, and the pamphlet looks like a tastefully printed bit of town boosting by an enterprising Council.

*Leaves of the Sphynx* by Cecil Francis Lloyd (Author, 495 Victor St., Winnipeg, price unknown, probably 50c). Nice booklet of promising verse.

*The Moon's Birthday* by Dorothy Rowe (Macmillan, Toronto, beautifully illustrated in color, \$2). More stories about Chinese children for white children aged 6 to 8. Written by an American missionary. Original and good.

*As the Crow Flies* by Cornelie Meligs (Macmillan, Toronto, illustrated, \$1.75). Historical novel for teen aged boys and girls. The scene is the Mississippi in Indian days.

*Mother's Way* by Margaret Ashmun (Macmillan, Toronto, \$1.75). Novel-length story for juveniles, about a boy and girl of 15 who were left alone for a whole summer to keep house and amuse themselves.

## Bald But Not Bad

69 Richmond West,  
Toronto, Dec. 30.

The Editor,  
The Literary Section,  
The SATURDAY NIGHT.

Dear Sir: In your Literary Section of November 26, my review of Elizabeth Madox Roberts' book, "My Heart and My Flesh," reads, at the beginning of the second paragraph, "Baldy told the narrative is concerned with," etc.

The review should read, "Baldy told," etc. There is a difference in meaning. I have far too much respect for Miss E. Madox Roberts' work to permit this error to pass without comment, and I would appreciate it if you would print this correction.

Yours,  
MORLEY CALLAGHAN.

## SMILE THE WHILE YOU TRAVEL

The "Vancouver Express" is by no means a joke, but you cannot help smiling when its porters hand your baggage down because the smile has become a habit. It may be that the smile is infectious and you caught it from the porter when he showed you to your berth, but one thing certain is that having travelled on the "Vancouver Express" nothing has happened to take the smile away. The service, the cuisine, the equipment, the road-bed, the gentle-handling of this million-dollar train have all contributed to your happiness—that is if you have acquired the habit of travelling Canadian Pacific between Toronto and Vancouver.

The "Vancouver Express," the continent's standard of railway efficiency, leaves Union Station at 9:00 p.m. tonight and every night of the week.

For rates, reservations, tickets, etc., consult City Ticket Agent, Cor. King and Yonge Streets, Toronto, Phone, Elgin 1261, Union Depot Ticket Office, Phone Elgin 8231, or any Canadian Pacific ticket agent.

## L. &amp; N. Diverse Route Tour

## Florida and the Gulf Coast combined in one delightful trip



delightful solution to take one trip and visit both places! You can do it easily and with but slight extra expense under the Diverse Route plan of this railroad.

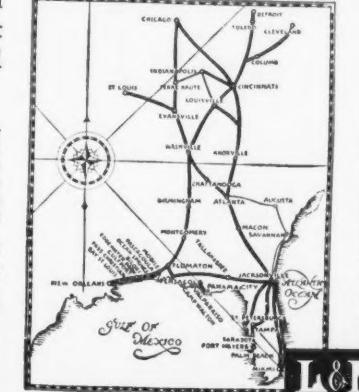
ida points are visited and then returning to Jacksonville, you continue north via Atlanta, to where you started.

One ticket may include this entire trip. Liberal stop-overs are given.

Some of the finest trains in winter service are used: *The Pan-American*, all-Pullman, between Cincinnati, Louisville, the Gulf Coast and New Orleans; *The Ohio & Florida Limited*, between New Orleans and Jacksonville; *The Dixie Flyer*, between St. Louis, Cincinnati and Miami; *The Flamingo and The Southern*, between Cleveland, Detroit, Indianapolis, Chicago, Cincinnati and Florida.

Further information, fares, descriptive literature and cooperation in planning your itinerary can be furnished by our undersigned representative.

H.E. PORTER, T.P.A.  
605 Transportation Bldg.  
Detroit, Mich.



## LOUISVILLE &amp; NASHVILLE Railroad



## Forward with Hudson's Bay Company!

## America's Oldest Company Turns to



INTERNATIONAL HARVESTER COMPANY  
HAMILTON of Canada, Ltd. CANADA

## INTERNATIONAL HARVESTER COMPANY TRUCKS

son's Bay Company. The long, low International chassis, with its attractive radiator and hood lines, carries the big Hudson's Bay body easily and economically. Speedy, certain transportation for America's oldest company. Other Canadian firms with loads to haul will find it to their advantage to invest in International Trucks. The complete line—ranging from the  $\frac{3}{4}$ -ton Special Delivery up to the big chain-drive Heavy-Duty truck of 5-ton capacity—is sold and serviced through 18 Company-owned International Harvester branches in the Dominion. Write us for the nearest address at which you can see these good trucks on display.

INTERNATIONAL HARVESTER COMPANY  
HAMILTON of Canada, Ltd. CANADA

## INTERNATIONAL HARVESTER COMPANY TRUCKS



To the whirr of the spinning wheel this Hebridean folksinger sang with old world charm the songs of the Western Islands during the Highland Gathering held at Banff, Alberta.

Courtesy of Canadian Pacific Railway.

#### Bon Mots of Bishops

A RCHBISHOP MAGEE once stated that there were two qualifications necessary to the holder of the episcopal office, the first being to suffer fools gladly, and the second to answer letters by return of post; but he might well have added a third in the shape of a gift of humor. What could have been more delightful than his own quiet remark when a careless waiter dropped some hot soup down his neck: "Is there any layman present who will kindly express my feelings?"

Another great clerical humorist was Bishop Stubbs of Oxford. On one occasion a church-warden complained to him that the curate of his church wore a hood somewhat like that of an Oxford MA, a degree that he did not possess. "The man has a lie upon his back, my Lord," said the angry churchwarden. "Don't say that, Mr. Jones" replied the Bishop. "Say a falsehood."

At another time the learned prelate was walking down the street the morning after the banquet when he met a solicitor friend who had sat by him the evening before and who somewhat solicitously inquired if he got home all right. The Bishop looked slightly surprised at the question, but at once added, with an apparent gleam of comprehension, "Oh, thank you, yes; it was only my boots that were tight."

To another somewhat worrying clergyman of his diocese who once asked for leave of absence for three months in order to visit the Holy Land, he sent the following characteristic reply: "My dear Smith, Go to Jericho. Yours ever, W. Oxon."

With all their humor, however, our Bishops are in the main strict disciplinarians and do not spare the clergyman who fails in his duty. Archbishop Magee had a great horror of what he called "weak and water sermons," and when a sermon of this description had once been preached in his presence he bluntly told the preacher that it had "not enough guts in it to save the soul of a tom-tit." On another occasion Bishop Blomfield had fallen foul of one of his clergy on a question of ritual. The clergyman in defending his practices, wrote quoting the authority of St. Ambrose, to which the Bishop replied in the following crushing manner: "Sir, St. Ambrose was not the Bishop of London, and I am. Yours, etc., Wm. Lond."

In days of old it is to be feared that many of our Bishops were more intent on securing the well-paid positions of life than they were in attending to their legitimate duties. A one-time Bishop of Exeter very much desired the valuable bishopric of Durham, and at a time when both Bishops were residing in London, Durham fell ill, whereupon his brother of Exeter sent each day to make inquiries. Durham, at first unsuspecting, at last gauged the motive, and finally one day said to the messenger, "Tell your master that I am much better, but that the Bishop of Worcester has a sore throat if that will do us well."

And in this struggle for power and place it has sometimes happened that a sermon with an appropriate text has gained for the preacher some coveted office. An instance of this was Dr. Mountain, who, during the reign of George II, held the bishopric of Durham. It happened that at this time the metropolitan see of York fell vacant, and the King, not knowing whom to appoint, consulted Dr. Mountain. Shortly after this, the

doctor had to preach before the King, and he took as his text:—

"Hadst thou faith as a grain of mustard seed, thou wouldest say to this mountain 'Be removed hence and cast into the sea.'

He was promised the archbishopric. To the child the gaunter dignitary is not always the imposing person that he is to us who have attained to riper years. Bishop Alexander, on one occasion seeing a little boy trying in vain to reach up and ring a bell, kindly did it for him. "Now run," said the boy.

On another occasion a little girl asked a well-known Bishop to open a gate for her, which he at once did. "Why did you ask me to do that?" he queried. "Because it's just been painted," came the reply.

Bishop Short of St. Asaph's, was once questioning some children, and in the course of his queries asked them, "Now can you tell me who I am?" Remembering some previous instruction, they shouted with one accord, "Please, sir, you are a miserable sinner."

But sometimes it happens that even grown-ups are, through ignorance, guilty of this lack of reverence. Archbishop Temple loved healthy singing, and once, when Bishop of London, passing a mission church, he entered and joined the congregation. A hymn was being sung, and the Bishop joined in with heartiness in his untuneful loud voice, much to the indignation of a working man with musical tastes who sat next to him. At length, unable to bear the noise any longer, the workman nudged the Bishop, at the same time saying: "Dry up, mister; you're spoiling the whole show."

The respective status of the Bishop and the Bishop Suffragan is one that has frequently been a source of anxiety to the parish clerk, and incidentally is responsible for many good stories. On one occasion Bishop Lloyd, the Suffragan Bishop of Norwich, noticed in a village he was visiting that the flag on the church tower was flying at half-mast, and he naturally inquired of the clerk who was dead. "There ain't nobody dead," explained that official. "Then why is the flag half-mast?" queried the Bishop. "Oh," came the reply, "we don't fly no higher than that for sufferin' bishops; we only give the hull length of the pole to the real bishops."—John O'Lond's Weekly.

#### CALIFORNIA'S GOLD

Mammy Songs and the Mason-Dixie Line have all melted it seems, before the sun in the orange groves of California. And there's a reason. The praise is going to the worthy. If there are cloudy days in California one never hears of them, and it is reasonable to suppose that one should if there were. A million people each winter follow the steps of the conquistador of whom, perhaps, they have never heard. They search for gold—the gold of the beach, of the groves, of the sunset over warm pacific waters. And there is a mine there for you; a real mine of health and a wealth of sport and recreation activities for you to explore at will.

Any Canadian Pacific agent will gladly supply information regarding fares, routes, etc., upon request.

Are you not surprised to find how independent of money, peace of conscience is and how much happiness can be condensed in the smallest home?—James Hamilton.

A house is never perfectly furnished for enjoyment unless there is a child in it rising three years old and a kitten rising six weeks.—Robert Southey.

**"~now  
isn't that a  
lovely  
Gift  
to  
place before  
a Wife ?**

**Electric Ranges**  
-various prices  
-easy terms

**Electric Clocks**  
from \$25.00

**Electric Hair Dryers**  
from \$11.50  
**Electric Curling Irons**  
from \$1.25

**Electric Coffee Percolators**  
from \$10.00

**Electric Toasters**  
from \$2.75

**Something  
Electrical!**

MR. CONSTANT CUSTOMER is back again at the Hydro Shop. Last year he bought his wife a coffee percolator, before that he gave her a toaster, this year he is buying her an electric clock, or maybe it will be an electric range.

#### TORONTO HYDRO-ELECTRIC SYSTEM

**TOTAL ASSETS**—including H.E.P.C.  
Assets allocated to the System ... \$77,677,395.81

**RESERVES**—including Equity in  
H.E.P.C. Assets ... ... \$14,961,308.21

Both Shops Open  
on Saturday  
Afternoons Until  
Christmas

**Owned by the City of Toronto and operated by the Toronto Electric Commissioners**

P. W. ELLIS, Chairman.

GEORGE WRIGHT. THOMAS FOSTER, Mayor.

E. M. ASHWORTH, General Manager.

Hydro Shops are located at—Cor.  
Yonge and Shuter  
Streets  
12 Adelaide St. E.

**Buy Goods Made in Canada—Give More People Work—Bring Better Times**

## BERMUDA

**Only 2 Days from New York**  
Winter temperature 60° to 70°  
All land and water sports.  
**Sailings Twice Weekly**  
S.S. "FORT VICTORIA" and  
S.S. "FORT ST. GEORGE"  
New motor ship  
"BERMUDA" 20,000 tons gross sails  
January 14th and weekly thereafter  
For Illustrated Booklets Write  
FURNESS BERMUDA LINE  
Royal Bank Bldg., Toronto, or  
34 Whitehall St., New York City  
or any Local Tourist Agent.

## COOK'S WORLD TRAVEL SERVICE

### WEST INDIES CRUISES

Reservations made for all cruises.  
Departures January to March.

### CALIFORNIA

An annual series of tours with Escort  
providing all facilities for travel and  
entertainment that are fully inclusive  
and maintain in every respect the high  
standards associated with our Western  
tours for certain have a very  
Hotel Trans., Detail of Travel and  
Sightseeing arrangements, leadership  
are all the best obtainable.

Tour 441—January 6 to February 17  
Tour 447—February 3 to March 16

Inclusive Fare \$985.00 Six Weeks Tour

Bookings made for every independent  
route to the Pacific Coast and return.

### BERMUDA

Sailings to this delightful Ocean Re-  
sort leave New York every few days  
by handsomely appointed steamers.

Return Fare \$70

POPULAR TOURS—Inclusive Charges  
8 to 22 Days Including Ocean Ticket,  
Hotel Accommodation, Sightseeing,  
etc. .... \$95

### EGYPT—THE NILE

Sailings from Cairo to the First and  
Second Cataracts on Cook's own Nile  
fleet of magnificently appointed  
steamers and sailboats, the finest crafts on  
the Nile. Only the best of accommoda-  
tions and luxury throughout. Early  
registration necessary.

### SOUTH AMERICA

Select escorted and independent Tours  
throughout the Season. Write for  
illustrated programmes.

### HAWAII

Reservations made for all Lines and  
Hotels. Departures every week from  
San Francisco and Los Angeles.

Tour 444 leaves the East, January 19th

San Francisco (4 days), Honolulu,  
Hilo, Hawaiian National Park, Vol-  
cano of Kilauea, Lahaina, Ahukini,  
etc., etc.

Inclusive Fare \$1,395  
Conducted throughout.

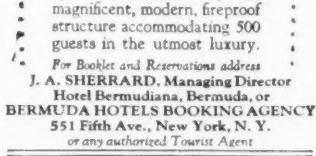
**THOS. COOK & SON**  
65 YONGE ST. TORONTO  
Elgin 2256-7.

## AUSTRALIA NEW ZEALAND

Via Honolulu and Suva  
The newest and well-appointed passenger  
liners sail from Vancouver, B.C., and  
Victoria, B.C.

"Aorangi" (22,000 Tons) Jan. 11 Mar. 7  
"Niagara" (20,000 Tons) Feb. 8 Apr. 4

For fares, etc., apply to all Railways and Steamship  
Agents of the Canadian Australasian Line, 999  
Hastings St. West, Vancouver, B.C.



The Hotel  
BERMUDIANA

Opens December 19

All Bermudian charms are  
centered here—tropical  
splendor, social activity. A  
magnificent, modern, fireproof  
structure accommodating 500  
guests in the utmost luxury.

For rates and Reservations address  
J. A. SHERIDAN, Manager, Director  
Hotel Bermudiana, Bermuda, or  
BERMUDIANA BOOKING AGENCY  
551 Fifth Ave., New York, N.Y.  
or any authorized Tourist Agent.

For complete information, clip coupon today

**Go Now**  
through the  
balmy Southland—  
along the  
picturesque  
Rio Grande  
to  
California  
on the palatial  
**SUNSET LIMITED**

Sunshine, riotous color, gorgeous  
scenery and quaint customs—an  
abundance of each along the  
Sunset Route to California! Distinctive cities, too—New Orleans,  
Houston, Galveston, El Paso,  
Tucson, Phoenix, Los Angeles and  
San Francisco.

This way you can see the strange,  
colorful Apache Trail, 120-mile  
side trip in a comfortable motor  
coach from Globe to Phoenix,  
Arizona—one of America's outstanding  
scenic attractions. Ask  
your local agent or any Southern  
Pacific representative to arrange  
your trip to go on the

**Sunset Limited**  
Leaving New Orleans daily 10:40  
a.m. Arriving San Francisco 8:15  
a.m., 3rd day via Los Angeles

or  
**The Argonaut**  
Leaving New Orleans daily 11:00  
p.m. Arriving Los Angeles 10:25  
a.m., 3rd day via San Diego

See the whole Pacific Coast. For  
your return trip choose Southern  
Pacific's Golden State Route via  
Phoenix, Tucson, Douglas and El  
Paso to Chicago, or the Overland  
Route across Great Salt Lake via  
Ogden to Chicago or Shasta Route  
north via Klamath, Portland and the  
Pacific Northwest.

Only Southern Pacific offers you  
these four great routes for trans-  
continental travel.

For complete information, clip coupon today

G. H. Vogel, General Agent  
204 Ellicott Square Bldg.  
Buffalo, N. Y.

Please send me free descriptive  
booklets on  
□ SUNSET ROUTE  
□ Golden State □ Overland □ Shasta

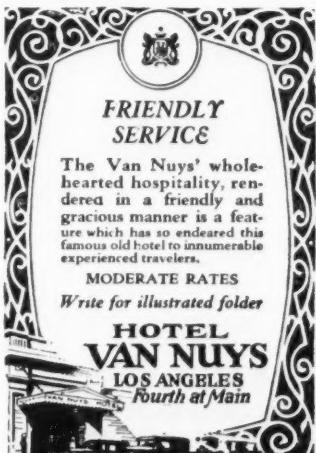
Name \_\_\_\_\_

Address \_\_\_\_\_

SR

All Southern Pacific Ticket Offices are  
equipped with facilities for telephoning  
and writing. Travelers are invited to  
make use of these offices for meeting  
their friends.

**Southern  
Pacific**



**Hotel Brighton**  
Atlantic City, N.J.

There's something about it—it's  
exclusiveness, perhaps—its four-  
acre extensiveness, lawns and  
Boardwalk sun decks—sea water  
baths—exemplary service—some-  
thing that has made it the beach-  
front success for fifty-odd years.

Another fundamentalist added to  
the ranks by the eagle-eyed Fergus  
(Ont.) News-Record:



**THE WORLD'S OAT KING**  
Above is a picture of Herman Treille, of Wembley, Peace River, Alberta,  
with two of his samples of his oat crop which won the grand championship  
at the International Grain and Hay Show, Chicago. Treille also carried off  
the reserve grand championship and first prize for his exhibit of hard red  
spring wheat. Last year he won both the world's wheat and oat  
championships.

### CANADIANA

Fine esthetic advance in the art  
of the mortician, as revealed by a  
Toronto advertisement:

"There is always something un-  
usually different in McDougall and  
Brown funerals, always unusually  
elegant, always artfully appropriate.  
For years we have proved how far  
superior are McDougall and Brown  
funerals in quality, service, atten-  
tion, elegance, environment, equip-  
ment—everything!"

"The use of McDougall and Brown  
limousine-hearses is but another  
striking improvement. They do away  
with the old-style gloomy-looking  
hearse, introducing instead a vehicle  
of beauty."

"Remember, despite all the su-  
periority of a McDougall and Brown  
funeral, our one-profit volume busi-  
ness makes it possible for you to  
obtain these superb funerals at the  
lowest prices in Toronto."

The esteemed Enterprise of Ches-  
ley, Ont., reports a gratifying for-  
bearance on the part of a political  
meeting:

"When the Enterprise predicted a  
big crowd and a hot time at Ben-  
tinck nominations on Monday, this  
great family journal did not magnify  
the affair. Other years smoking and  
tobacco chewing had taken place in  
the school, and as there was no time  
to have the smell of the nicotine nor  
the wads of tobacco removed before  
the teacher and scholars assembled  
next day, the clerk drew the atten-  
tion of the audience to the sign on the  
blackboard, 'No smoking,' and he also  
intimated that those who  
couldn't refrain from chewing their  
cud must do it outside or in the  
porch. The edict of the trustees was  
observed to the letter."

Heresy about Toronto uttered by no  
less a distinguished resident than the  
Mme. Emma Goldman:

"Toronto is deadly dull. Deadly dull  
because it is church-ridden. Toronto  
people are smug and don't think for  
themselves—look at the way the  
university has been forced to withdraw  
into itself away from the life of  
the city. I have never seen any other  
university town in which the life of  
the university is so separate and  
distinct from that of the townspeople.  
Toronto students lose by this."

"You mean that radicalism is more  
prevalent in Toronto University than  
Torontonians believe?" asked an alert  
reporter of the Toronto "Star."

"Possibly," admitted Madame Gold-  
man, "though I think it may be  
largely the radicalism of high living."

Canadian University students will  
stand four-square against the insid-  
ious encroachment of "trial marriage,"  
according to the Toronto "Varsity,"  
which points with pride:

"It is not probable a single Can-  
adian student will indulge in it . . .  
and with the student out of it, it is  
not unreasonable to suppose that any  
other of the youths of the country will  
attempt to establish an institution  
which their finances are not likely to  
permit."

Noted among the more interesting  
importations through the Port of  
Montreal during the recent season:  
458 tons of beer; 348 tons of baby  
carriages; 12 tons of soot.

Another fundamentalist added to  
the ranks by the eagle-eyed Fergus  
(Ont.) News-Record:

## CRUISES MEDITERRANEAN

FOUR 46-day cruises—permitting  
the greatest freedom in planning.  
Stop-overs from ship to ship or return  
from a north-European port, if desired.  
Itinerary includes Monte Carlo,  
Italy, Egypt, Holy Land, Greece, etc.

White Star liner Adriatic Jan. 7; Feb. 25,  
and the new Laurentic Jan. 16; Mar. 6.

## WEST INDIES

Two 22-day tours to the Caribbean, includ-  
ing Havana, Panama Canal, the northern  
coast of So. America, Jamaica, etc. Long  
enough for a complete rest. Short enough  
for the busiest person. A delightful ship.

White Star liner Calgaric Feb. 4; Mar. 3.

## WHITE STAR LINE

INTERNATIONAL MERCANTILE MARINE COMPANY



set sail from NEW YORK JANUARY 7 on the

## S. S. RELIANCE

A 15 day cruise through the WEST INDIES, stopping at San  
Juan; beautiful Kingston; gay, colorful Havana; and Nassau,  
charming capital of the Bahamas.

The RELIANCE, designed for tropical cruising, offers every attraction  
for a delightful voyage . . . Cool, spacious cabins and lounges,  
sunlit swimming pool, gymnasium and sports deck. Rates \$200  
and up.

Three later Pleasure Pirate Pilgrimages  
January 25th and February 25th—27 day cruises.  
March 28th—16 day cruise with Easter in Havana.

## Hamburg-American Line

UNITED AMERICAN LINES, Inc., General Agents

288 St. James Street, Or local steamship and tourist agents  
Montreal.



**THE CHIEF**

Extra fine—Extra fast—Extra fare

daily between  
**Chicago and California**

Travelers gladly pay the extra fare to enjoy its  
luxury and speed.

Only two business days on the way.

Five famous Santa Fe trains leave Chicago  
daily for California. "Santa Fe all the way."

Besides the Chief there are The California  
Limited, The Navajo, The Scout and The Mis-  
sionary—all offering famous Fred Harvey meal  
service.

F. T. Hendry, Gen. Agent, Santa Fe Ry.  
404 Transportation Bldg., Detroit, Mich.  
Phone: Randolph 5748

the Indian-detour  
**Grand Canyon Line**

# A busy day... and then what?

**A**t the end of a busy day at the office, or "in conference" on the golf links, how are your feet? Ready for some fun, or for the old easy chair?

Give your feet a pair of stylish Arch Preserver Shoes and they'll stand by you until the last curfew chimes. Not a single ache—even though you wear the snappiest of all the styles and walk far beyond the 18,908 steps the average person takes every day.

The Arch Preserver Shoe combines style and foot happiness because it has the comfort built-in—concealed. The arch bridge prevents sagging; the flat inner sole prevents pinching; the metatarsal support prevents straining—every feature of the construction is a comfort and health-giving superiority and yet the shoe is a pacemaker in smartness.

Get acquainted with your feet. Send for our "Foot Aches Chart" and see what is bothering. We'll also send pictures of the new styles and name of dealer.

**SCOTT & MCNALE LIMITED,**  
London, Can.

Made in United States by E. T. Wright & Company, Inc., Rockland, Mass.



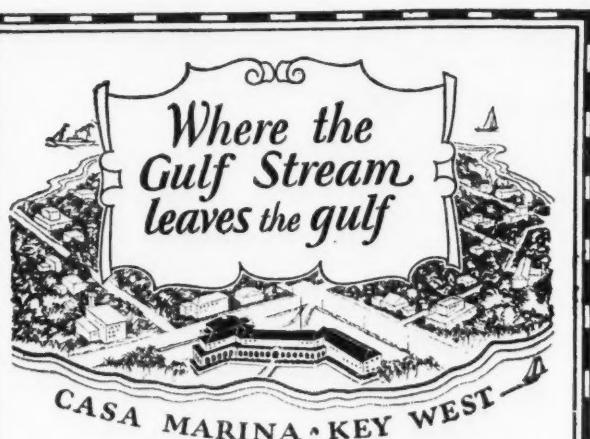
## THE ARCH PRESERVER SHOE



Send Coupon for Interesting Folder

Scott & McNaile Ltd.,  
Dept. D, London, Ont.  
Send me "Foot Aches  
Chart" style folder and  
name of nearest dealer.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_



**F**AR out in the Gulf, linked to the mainland by over 100 miles of a series of viaducts and bridges across the Florida Keys, Key West stands in its island loveliness, the southernmost city of the United States, terminus of the Florida East Coast Railway.

Around the modern hotel Casa Marina hovers a spell of pirate days, when the Black Rogers of the Spanish Main sailed impudently up to port. But here today in luxurious comfort one looks across the Gulf Stream where it leaves the Gulf, towards Cuba and the Caribbean.

It is a glorious spot for a winter vacation, in a city of fascinating amazement. Information and reservations—

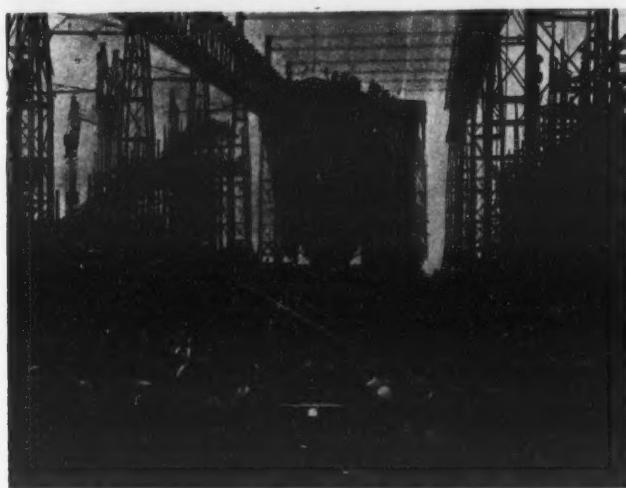
### HOTEL CASA MARINA

Key West, Fla., or

### FLORIDA EAST COAST HOTEL CO.

2 West 45th St., New York City

Also under the same management, American plan:  
Ponce de Leon—St. Augustine The Breakers—Palm Beach  
Alcazar—St. Augustine Royal Poinciana—Palm Beach  
Hotel Ormond—Ormond Beach Royal Palm—Miami  
Long Key Fishing Camp—Long Key  
Cordova (European plan)—St. Augustine



"DUCHESS OF ATHOLL" LAUNCHED

The distinguished British parliamentarian, the Duchess of Atholl, recently performed the christening ceremony in connection with the new C.P.R. liner which has been named after her. The picture shows the launching at the Beardmore Yards, Dumbarton, Scotland.

### Phenomenon of Hypnotism

THE true science of hypnotism, like all other branches of science, may be abused and exploited to attract a gullible public. Then when fraud is discovered the science and its competent exponents are discredited, and there is public aversion to what otherwise might, under proper conditions, when administered by skilled physicians using the necessary safeguards, be a useful practice for curative and other purposes. Now hypnotism in itself is neither roguery, nor devilry, nor spiritualism, but is a phenomenon due to natural causes. Hypnotic phenomena are by no means modern; they were familiar to the ancients who described them as "magic", whilst the Sybils of ancient Greece were said to have predicted the future whilst under hypnotic influence. Again in the Middle Ages the witches were undoubtedly subjects of hypnotic phenomena which rendered them susceptible to suggestion. If at that time more had been known about the subject of hypnotism many of the witches, instead of being burnt at the stake, would have been treated by the physicians as bad cases of hysteria.

The German physician Mesmer was the first who successfully propounded to the world the jealously-guarded secrets of the ancient sages, and it is from him that we get the term mesmerism to describe a state in which the operator is supposed to control the actions and thoughts of the subject. His doctrine was condemned in the name of science as dangerous to society, physical health, and morals, but in spite of this condemnation Mesmer's experiments were continued by his disciples under the name of "animal magnetism". One authority describes hypnotic phenomena by suggestion, which if not well tested, would be well nigh incredible. He says: "The operator has but to tell the subject that some person in the room has his face terribly distorted, or that he has a silver nose, to awaken the keenest interest in the new sight which the suggestion has opened up, to the astonished patient. The patient too, at the word of the operator hears voices addressing him in terms of insult and praise; he devours with the greatest relish pieces of paper when told they are cakes, and gets very sick when told he has taken an emetic. When a bottle of ammonia is held under his nose, and at the same time he is told that it is a bottle of perfume, he does not manifest the slightest inconvenience, but seems rather to enjoy it. He grows hungry and thirsty at command, and is quite overcome by the weight of some little article. The sensations of hunger, thirst and fatigue are as readily obliterated as caused. All the wild fancies of the madman can be made to appear in the hypnotised subject; he is made of glass, and is terrified if one touches him; he forgets his age, social position, nationality, sex, the clothes he has on, and all his surroundings". If such is the power of suggestion in the hypnotic state one can easily imagine the harm that might be done by evil suggestion, and in cases where the phenomena are caused by incompetency and unscrupulous people.

### A Great Clyde Project

HIGH transmission electric cables are to be stretched across the Clyde at Yoker, 220 feet above ordinary spring tides, to enable ships to pass beneath them. This decision has been arrived at after much discussion between the Central Electricity Board and the Clyde Navigation Trustees. The latter body, however, insists that it will not accept responsibility for any damages or claims that may arise through any cause whatever. The carrying power of the cables is so great (132,000 volts) that it has not been found practicable to insulate cable so as to allow it to be placed across the bed of the river. High towers of steel and concrete must, therefore, be erected to enable the spanning of the river and its approaches.



### What Shall We Give?

BACK through the centuries Christmas has always been a time for the giving of presents—big or little things to delight and gladden the hearts of children and their elders.

But where are the Christmas presents of other years—the toys, the useful things? Broken—worn out—forgotten.

Keep alive the spirit of your gift. Let it bring happiness and contentment from year to year—add a Royal Bank Savings Book to your list of Christmas presents.

*Christmas Presentation Covers are provided for Gift Books.*

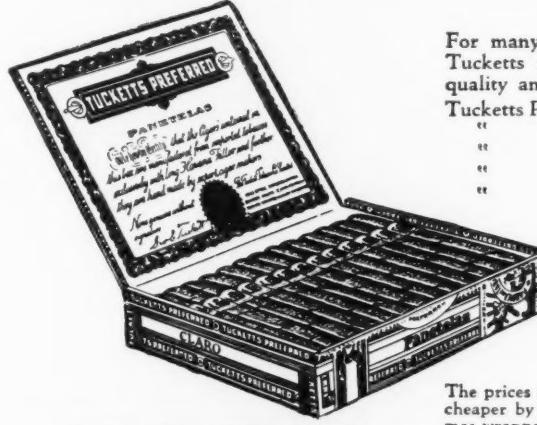
## The Royal Bank of Canada

## GIFTS · for · SMOKERS

### Information to Make Your Gift Buying Easy!



ONE thing is sure—if you are selecting gifts for smokers—the tobacconist is the place to go. And here is another sure thing—if you buy any of the Tuckett brands of cigars, tobaccos and cigarettes listed here you will get that quality that is indispensable in a Christmas gift.



### PRICE LIST—CIGARS

For many years discriminating smokers have chosen Tuckett's cigars. This year these famous brands, in quality and workmanship, are better than ever.

Tuckett's Preferred	Coronas . . . . .	3 for 50c
"	Palmas . . . . .	3 for 50c
"	Perfectos . . . . .	15c
"	Invincible . . . . .	15c
"	Triangulars . . . . .	15c
Tuckett's Preferred	Panetelas . . . . .	2 for 25c
"	Epicures . . . . .	2 for 25c
"	Conchas . . . . .	10c
"	" . . . . .	15c
Philip Morris	Perfecto . . . . .	15c
Tuckett's Club Special	. . . . .	2 for 25c
"	Marguerite . . . . .	10c
"	Serene . . . . .	10c
"	Alpine Club . . . . .	3 for 25c

The prices shown on the above list are the usual retail prices—cheaper by the box of 5, 10, 25 and 50—in attractive Christmas wrappers.

### PRICE LIST—CIGARETTES



You will find in the following list many world famous brands of cigarettes—beautifully packed for Christmas.

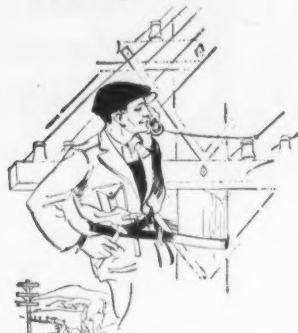
Melachrino No. 8, Plain	10-10s (100)	\$2.50
" "	50s tins . . .	1.25
" "	100s tins . . .	2.50
" No. 9, Cork	10-10s (100)	2.50
" "	50s tins . . .	1.25
" Cut Fine	100s tins . . .	2.50
" Cut Fine	50s tins . . .	2.25
Thistle Pipe Tobacco	100s tins . . .	4.50
Buckingham Smoking	Individuals 50s tins . . .	2.50
" Fine Cut	100s tins . . .	2.50
Herbert Tareyton	50s tins . . .	1.25
" 1/2 lb. tin 1.50	50s tins . . .	.85
" 1 lb. Glass Jar 3.00	50s tins . . .	1.40
Old Squire	50s tins . . .	.70
" 1/2 lb. tin 1.00	50s tins . . .	1.40
Philip Morris Navy Cuts	10-10s (100)	1.40
" "	50s . . .	.70
Strollers	4-25s (100)	1.40
" "	50s tins . . .	.70
" "	100s tins . . .	1.40
Herbert Tareyton	6-20s (120)	2.00
" "	50s tins . . .	.85
Buckingham	4-20s (80)	1.00
" "	50s tins . . .	.60
Johnnie Walker	50s . . .	.85

## TUCKETTS

Manufacturers and Distributors of  
**CIGARS, CIGARETTES AND TOBACCO**  
all dressed up for Christmas—and ready at your dealers



**Your Telephone Patrol  
—a PERSONAL  
Service**



Your service depends on more than just the way your own instrument and line are working.

Any moment you may call for connection with a telephone two, ten, a hundred or a thousand miles away.

Your call may follow one of the great long distance highways, or head off along some winding pole line into the next county.

But, whichever it may be, your service is constantly patrolled in trucks and cars and afoot, along two million miles of wire in Ontario and Quebec — to see that storm and sleet, wind and flood are out-maneuvered — to see that the track is quickly cleared for your call when the elements get the upper hand.

These men are serving you personally.

With them it's not just a day's work, but a job in Your interest.



587

**An Honorable Discharge**

When they brought him to the Toronto Hospital for Consumptives he said he did not intend to stay there long. Some people thought he was right—but not in the way he meant. Yet such is the way of youth—under kindly and helpful surroundings that Joe made great strides on the road to health. In fact, he gained 35 pounds in a little more than four months, which for a thin, wispy chap of 15 was mighty fine work. They are sending him home soon, well trained to watch his own health.

The clean, pure air; the quiet, the helpful regimen at the Toronto Hospital are doing just such excellent work with scores of patients who would otherwise drift into "advanced cases", with the almost inevitable end. This is the constructive work towards which your contribution to the Hospital would help so much.



A gift of Jaeger fine pure wool, so soft to the touch, so warm, so smart and colourful, arouses in one a base temptation."

**JAEGER**  
*Pure Wool*

Shops in Montreal, Toronto,  
and Vancouver.

\*To keep it for yourself

**New Granite Club's  
Fine Showing**

After scarcely one year's operation, the Granite Club, one of Toronto's most distinctive social and athletic organizations, has been able to report not only a gratifying financial position, but satisfactory development in every department of its activities. At the annual meeting of the Club, held recently in the magnificent new building on St. Clair avenue, shareholders received enthusiastically the report of the directors and tendered hearty congratulations upon both the administration and the service provided by the club.

According to the annual statement, presented by E. B. Stockdale, Chairman of the Board of Directors, the club enjoyed a net profit on operations, from November 15, 1926, to October 31, 1927, of \$49,772. From this amount the directors were able to pay interest on bonded indebtedness amounting to \$18,224; to set aside as reserve against depreciation \$25,715, and to carry forward to the credit of the Profit and Loss account, \$5,832. The total receipts from annual fees and the operations of the various departments of the Club amounted to the substantial sum of \$289,362. The premium on all shares of stock receipts from sale of life memberships and entrance fees, amounting to \$8,925 were set aside in a Reserve Account, no portion of this revenue being taken into profits.

Since the completion of the construction of the various sections of the club buildings and the furnishing and equipping thereof, all replacements, repairs and decorating were charged as operating expense. During the year, the original plans were considerably enlarged. A further block of property adjacent to the club was acquired, giving the present club property a frontage of 429 feet on St. Clair avenue, by a depth of 330 feet. The old Church street property was rented and an option granted, which, it was reported might result in the sale of a portion of it. During the year the directors obtained an appraisal of the combined blocks of land and the completed club building and equipment. The extra value thus produced was used in writing off the discount on the sale of bonds and the expenses of organization, and the balance used in writing down the book value of the Church street property.

On the balance sheet, land, buildings and equipment of the club are carried at \$876,939, total assets being listed at \$933,071. Against this are liabilities of \$282,937 on the First Mortgage Bonds and interest; \$88,728 on Second Mortgage Bonds and interest; outstanding accounts of \$106,745 and purchase price of additional property \$54,347. Reserves for depreciation stood at \$25,715. Also listed under assets is a surplus of \$373,597 made up of Capital Stock \$358,840, Reserve Fund \$8,925, and Profit and Loss Account \$5,832.

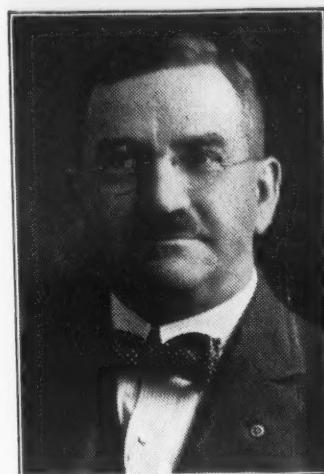
Total membership of the club at the end of its fiscal year stood at 2,606, and both Mr. Stockdale and Thomas Rennie, First Vice President, who seconded the motion to



E. B. STOCKDALE  
Re-elected Chairman of the Board of  
Directors of the Granite Club, Toronto.

adopt the report, referred to the manner in which members had enthusiastically availed themselves of the club facilities. In reviewing the year's operations the President, Frank Shannon, mentioned the extraordinary success which the club had encountered in less than a year's operation. Dealing with the future he mentioned that the Granite Club had been awarded the Canadian Amateur Figure Skating Championship which is to be held in February, and that the directors proposed to establish an open air skating rink in the near future.

The term of office of seven Directors had elapsed and the following gentlemen were elected for a three



FRANK SHANNON  
Re-elected President of the Granite Club, Toronto.

year term to fill the vacancies: —I. H. Weldon, W. K. Pearce, D. C. Haig, R. B. Rice, Chas. T. Stark, John A. Tory, Supervisor, and F. J. Neale.

The Board now comprises: —Harold E. Beatty, C. L. Burton, R. C. Davison, D. C. Haig, J. D. Hayes, Frank Kennedy, Frank Littlefield, Duncan J. McDougald, Harry McGee, W. J. Northgrave, F. J. Neale, W. K. Pearce, F. L. Ratcliff, Thomas Rennie, G. H. Rennie, R. B. Rice, Frank Shannon, Chas. T. Stark, E. B. Stockdale, John A. Tory, J. G. Weir, I. H. Weldon.

At a subsequent meeting of the Board of Directors the following officers were re-elected: —

President, Mr. Frank Shannon, Chairman of the Board, Mr. E. B. Stockdale; Vice-Presidents, Messrs. Thomas Rennie, W. J. Northgrave and C. L. Burton.

**A Historic Pigeon**

THE most famous pigeon in Europe, which was to have been exhibited at the Crystal Palace, London, died recently. This is Charles, the pigeon which was preserved during the war in Roubaix, from the Germans by Mr. G. W. Richardson, who was president of the International Congress of Homing Pigeons Federations and Societies in 1912. The pigeon was bought from Sir Frank Warner at the Crystal Palace in 1912 for £100 by M. Félix Vanoutryve, a partner in the well-known firm of velvet and print manufacturers. At the beginning of the war the owner was called up for service with the French Army, and asked Mr. Richardson, who was his friend, to take care of the bird, little expecting that the Germans would be in possession of Roubaix. When they arrived they stopped the keeping of homing pigeons under penalty of death. Mr. Richardson was a Yorkshireman, and when he had given his word he stuck to it. As he said: "I made up my mind I would beat the Germans and keep that pigeon, which I kept wrapped in a piece of newspaper in my inside pocket." He used to let it out in his home for exercise. One day the bird was left wrapped up in a piece of sacking upstairs when the German soldiers entered suddenly to make, as he thought, a surprise examination of the house. Mr. Richardson ran to his bedroom to find the bird and put it in his pocket, but it had succeeded in wriggling out of the sack and was nowhere to be seen. Fortunately the soldiers had come to find a billet for a German officer, and only examined the rooms on the first floor. The sergeant in charge remarked, "No German officer ever sleeps on the second floor." As soon as they had gone out of the house Mr. Richardson went upstairs to recover the bird, and found him walking to and fro on the landing of the second floor. Since the war the bird has led a luxurious life in the pigeon house of M. Vanoutryve and survived beyond the allotted span. It is to be presented to the French Government for the war museum in Paris. Mr. Richardson was recently decorated by the French Government with the Legion of Honor.

**SUNSHINE BELT OF THE SOUTH**

The longest beach in the world "Strung' way along the Gulf of Mexico, down around Key West, up the coast of blue to somewhere east of Jacksonville" will not mean a thing to those who never see it, nor will the warm tropic suns of mid-winter or the sea bathing of January. There are oranges to be picked when the snow is barricading your door, golf and tennis down South when the weather strips alone will not debar the breath of the North. When you think things at their worst they are really at their best in Florida and along the Gulf Coast. Hotel rates are reasonable and long limit winter tourist fares giving you a wide choice of routes are surprisingly low, why not make a travel investment in health?

For all travel information consult City Ticket, Agent, King and Yonge Streets, Toronto, Phone, Elgin 1261, Union Depot Ticket Office, Phone Elgin 8231, or any Canadian Pacific Ticket Agent.



# THE BRITISH INDUSTRIES FAIR

*will again be held at the  
WHITE CITY, LONDON &  
CASTLE BROMWICH, BIRMINGHAM  
FEBRUARY 20<sup>th</sup> to MARCH 2<sup>nd</sup>*

## 1928 BUYERS

Make a point of visiting the Fair next year. It will be larger and more representative — the finest display of British Empire goods the world has ever seen.

*Full particulars and Invitation Tickets may be obtained from*

**Mr. G. F. BRADDOCK,  
H.M. Trade Commissioner,  
901-902, BANK OF HAMILTON BUILDING,  
61-67, YONGE STREET, TORONTO.**

*or from the*

**DEPARTMENT OF OVERSEAS TRADE,  
35, OLD QUEEN ST., LONDON, ENGLAND,**

**or  
THE SECRETARY,  
CHAMBER OF COMMERCE, BIRMINGHAM.**

CFH.3

WATCHES TRUE ALIKE  
TO THE TIME-MINUTE  
AND THE STYLE-MINUTE

Here are reproduced five outstanding Elgin models. Others may be had in generous variety, and at a price range most liberal.



This wrist watch is encased in 18-karat solid white gold, set with diamonds, and priced at.....\$175



## WAS THE WATCH YOU CARRY NEW... WHEN HANSOMS RULED THE STREETS?

*A watch may never lose a second yet be many years slow*

The owner of such a watch may never miss a train or an appointment but it is the one false note in his modern makeup, probably the only thing he has that stamps him as a bit old-fashioned, a trifle behind the times. And yet a new and modish Elgin can be had at a moderate sum. Slipped into your pocket, or strapped on your wrist, it will win and hold your affection as no other watch possibly can. For Elgin is conceded to be the world's standard for watch integrity.

THE WATCH WORD FOR ELEGANCE AND EFFICIENCY

**ELGIN**

Individuality is the keynote of this Elgin pocket watch. A case of original design houses the 19-jewel Lord Elgin movement. This distinctive watch may be had in 14-karat gold of white, green or yellow tone.....\$175

Worthy alike of your trust and pride is this thin pocket watch, a 17-jewel movement housed in a white gold-filled case. It is most reasonably priced at.....\$45

Refinement and beauty are linked with accuracy in this woman's wrist watch. The case is of 14-karat solid white gold, and engraved and enamelled.....\$65

Worthy alike of your trust and pride is this man's wrist watch, a 17-jewel movement housed in a white gold-filled case of white or green tone.....\$55

Designed to withstand the punishment of sport wear is this man's strap watch. The case is of white or green tone, in a gold-filled case.....\$55

Refinement and beauty are linked with accuracy in this woman's wrist watch. The case is of 14-karat solid white gold, and engraved and enamelled.....\$65

Worthy alike of your trust and pride is this man's strap watch. The case is of white or green tone, in a gold-filled case.....\$55

Refinement and beauty are linked with accuracy in this woman's wrist watch. The case is of 14-karat solid white gold, and engraved and enamelled.....\$65

Worthy alike of your trust and pride is this man's strap watch. The case is of white or green tone, in a gold-filled case.....\$55

**4<sup>TH</sup> ANNUAL  
SOUTH AMERICAN  
Cruise Tour, Including  
the MARDI GRAS  
at BUENOS AIRES**

You visit Rio de Janeiro, world's most beautiful city, and the capital of Brazil, in the Paris of South America. Excursion to world's largest Coffee Plantations at Campinas. A delightfully varied program of sightseeing with stops at Montevideo, Buenos Aires, Santos, São Paulo, Pernambuco, Trinidad, Barbados.

**S. S. VANDYCK**  
Built for Tropical Voyaging  
JAN. 21, 1928  
**\$995**  
and up  
Inclusion of Hotels and Sightseeing Ashore

**LAMPION & HOLT LINE**

Special 60-Day Conducted Cruise Tour  
Toronto, Ont., or your local travel agent.

CANADIAN ELGIN WATCH CO., LIMITED • TORONTO



# SATURDAY NIGHT

FINANCIAL SECTION



Safety for  
the Investor

TORONTO, CANADA, DECEMBER 17, 1927

P. M. Richards,  
Financial Editor

## Good Faith and Co-Operation Europe's Crying Need

International Stability Hampered by High Tariff Barriers and Strong Nationalistic Animosities—Standard of Living in Practically Every European Country Below That of 1913—Hope for Industrial Betterment Generally May Rest With Increased Requirements of Thickly Populated Eastern Nations as General Standards are Raised—Britain Badly Hit by Labor Troubles and Resultant Decreased Production—France Achieves Striking Improvement in Internal Situation—German Unemployment Decreases and Trade Becomes More Active.

**R**EAL hope for the recovery of Europe must rest upon a growing belief in mutual good faith and the active co-operation between nations in restoring international commercial stability, according to the December Letter of the Royal Bank of Canada, which presents a most comprehensive review of present conditions and the factors which have created them. Lessened standards of living in most European countries, as compared with 1913 is a sign seen as fraught with grave significance, while the creation of high tariff barriers and an increase in strong nationalistic feelings and animosities have hampered post-war recovery to an important degree. Spread of improved standards of living to other portions of the world, and the consequent creation of an increasing demand for basic products, is seen as one of the hopeful signs on the horizon, which may make for improved industrial conditions generally throughout the world.

In 1910, a large proportion of the commerce of the world was the result of an exchange of the finished products of the highly industrialized countries for the raw, or partially manufactured goods of the rest of the world, the latter proceeds. Particularly in Western Europe this traditional relationship had permitted the growth of large, thickly populated manufacturing centres. In the chaos which followed 1914, each nation was thrown upon its own resources and even those countries which took no active part in the war found themselves cut off from their ordinary markets and sources of supply. The growth of manufacturing which followed stimulated the idea that each country might become more wealthy if it could become more economically independent. This idea, together with the creation of new international boundaries and the growth of a strong feeling of nationalism amounting in some cases to bitter animosity against neighboring states, resulted in the erection of new trade barriers and a general raising of tariffs. Probably a movement toward self sufficiency would have developed in any case, but this hurried economic readjustment is likely to result in far more suffering and loss than one taking place in a more natural and orderly manner.

The most densely populated sections of the world are China, Japan, India and Western Europe. In China, Japan and India the population is accustomed to a low standard of living. Yet even in these countries, readjustment is under way. China and India are beginning to manufacture their own textiles and a major industrial revolution is taking place in Japan. As far as Europe is concerned, however, the most portentous development is the growing variety and importance of the manufacturing industries in such countries as Canada, Australia, Brazil and Argentina.

\*

**I**T IS this world readjustment which is making difficult the problems of rehabilitation in Western Europe. Internal problems, traditions and the opposition of labor toward measures which make for efficiency, increase the complexity of the situation.

The standard of living in almost every country of Europe is below that of 1913; unemployment is prevalent and there are those who think that the outcome of the present economic changes will be a substantial and permanent lowering of the European standard of living. When one considers the energy and ability of the people and the history of their achievement in creating modern industrial

(Continued on Page 19)



**JAMES A. RICHARDSON**  
Whose appointment to the Canadian Committee of the Hudson's Bay Company was announced by the Governor-in-Council Committee of the company. This appointment constitutes the second major honor which has been awarded to Mr. Richardson this year, as in May last he was made a director of the Grand Trunk Railway Company. In addition, Mr. Richardson is a director of the Canadian Bank of Commerce, President and General Manager of James Richardson and Sons, Limited, and owns controlling interest in Western Canada Alumina, Limited, and the Frontenac Floor and Tile Company.

*Photo by International Press.*



## A GENEROUS FRIEND

Editor, Gold and Dross:

Nearly two years ago I bought some preferred shares of J. S. Mitchell and Company and received a bonus of two common shares with each five preferred. I have never had any dividends on the common and a friend is now offering to take them off my hands at \$17 a share. The stock is not listed and I don't know if this is a reasonable price for it or not. I am inclined to accept, as I got it for nothing, but would like to have your advice.

W. S., Sherbrooke, Que.

You would be making a big mistake in accepting \$17 a share, as quotations on the common are now around \$31. Furthermore, I think that higher prices may be looked for in the near future, as the company is doing well and the common stock is shortly to be listed on the Montreal Curb Market. Listing in itself should have a beneficial effect on the price, as it naturally means greater marketability. The company is in a good position financially and I understand that sales for the current year will probably show an increase of around 10 per cent. over last year, together with a satisfactory gain in profits. Dividends on the common stock should not be far off.

## EUREKA VACUUM CLEANER

Editor, Gold and Dross:

Have you any information as to how the Eureka Vacuum Cleaner Company is making out this year? I am interested in the stock as I like the company's product and believe that a company which puts out a good article is a good one to buy into. Do you think the present price a reasonable one?

A. C. M., Montreal, Que.

The present price of around 75 represents approximately the highest level this stock has ever reached, and is some 25 points above the 1926 low. Those who buy around the present figure are betting that the company will be fully as successful in the next few years as it has in the past. This is a possibility, but by no means a certainty. While Eureka is a leader in its field, it is important to remember that sales of vacuum cleaners have been so large in recent years that a big portion of the immediate potential demand has probably been satisfied. Competition in the trade, which is already very severe, seems likely to become even more strenuous in 1928.

As regards current earnings, the company reported smaller profits and sales in the first half of 1927 than in the corresponding period of 1926, but it is reliably reported that its business has shown marked improvement during recent months and that the total returns for 1927 will be the best in its history. The company earned \$2.90 a share on 262,500 no-par-value capital shares in the first half of this year, which compares with \$3.15 a share earned on 250,000 shares in the first half of last year and with \$7.16 a share for the whole of 1926. However, there is reason to expect that the returns for the current half year will be considerably larger than those for the final half of 1926. The common stock is now on a regular \$4 annual basis, and since the beginning of 1927 the company has declared two stock dividends of 5 per cent. each. The president recently announced that he would recommend the declaration of another extra dividend at the directors' meeting in January.

## TO POOL OR NOT TO POOL

Editor, Gold and Dross:

I hold "interim certificates," due to be changed for regular certificates on December 31, in the Red Lake Centre Mines, and have received a letter from the company saying that to protect the shareholders from sacrificing their shares it is proposed to pool the stock for another year. This sounds too altruistic for me. Can I be compelled to pool my stock? Can I not demand my regular certificates as agreed on when I purchased the stock? Do you know anything about this company?

A. C., Toronto, Ont.

The question of joining in a pool depends upon whether you desire to gamble on a long hold, or not. It has become quite general practice for shareholders to place shares in pool in such cases as appear likely to enable directors to finance the company treasury to better advantage and thus ensure all concerned of a better chance to meet with development success. In the case of Red Lake Centre the request is that you pool your shares for another nine months, by which time the company expects to have the enterprise well established. I believe such is not compulsory. The company is capitalized at 2,000,000 shares and holds about twenty-five mining claims adjoining Howey Gold Mines on the east, south and northeast. I am informed that close to 900,000 shares are still in the treasury with which to provide for development.

## SHAWINIGAN AS A LONG TERM INVESTMENT

Editor, Gold and Dross:

My firm is considering buying Shawinigan Water and Power Company common stock as an investment for sinking funds, and we would very much like to have your opinion of the company and its prospects. All the information you could give would be acceptable. How does the present price compare with the high and low quotations for the year and what is the present yield?

W. A., Toronto, Ont.

Current quotations on this stock of around 88 compare with a high point for the year to date of 94% and a low of 67. Dividends are being paid on this stock at the rate of \$2 per share annually, so that the annual yield to a purchaser at the price named above is 2.27 per cent. This company, as you know, is one of the leading Hydro-Electric power producers in the world, and holds first rank in Canada. It owns or controls water powers and hydro-electric power aggregating over one million horsepower, of which 650,000 is developed and now in use and 356,000 is undeveloped. With its subsidiary and affiliated companies, it furnishes electricity to 227 communities, comprising substantially all the large cities and manufacturing districts in the Province of Quebec, including Montreal, the city of Quebec, Three Rivers, and the asbestos mining district around Thetford. The total population of the territory served is about 2,300,000. Its capital stock is of one class, no par, with one million one hundred thousand shares outstanding. The present stock was issued in a four-for-one exchange for the former \$100 par-shares in January, 1927. In order to reduce the interest requirements on its funded debt, the company in October last issued \$37,000,000 of First Mortgage and Collateral Trust Sinking Fund Bonds, series A, carrying interest of

(Continued on Page 18)

## British Capitalists Neglecting Big Opportunities in Canadian Mining Development

By J. A. McRae

**J**UST at a time when there seemed to be a likelihood of greater participation by British capitalists in the development of mines in Canada, comes an answer which seems to suggest that Canadian and American capital is to continue to play the leading role.

I refer to the mining situation in the northern part of the province of Manitoba.

For some years the Flin-Flon has been controlled by British capital through the Mining Corporation of Canada. Lack of adequate finances at the command of Mining Corporation, and lack of faith in the value of the deposit seems to have militated against active development on the part of British interests. I use the words "lack of faith" for the reason that no one doubts the desire of British capital to develop mines,—yet, here on the Flin-Flon was an opportunity which went begging for years. It remained for American engineers to study the problem, and for American capital to undertake expenditure of possibly \$30,000,000 in the general scheme to establish a gigantic mining and smelting enterprise. So much for the Flin-Flon.

More recently, another enormous deposit of copper and zinc was discovered on the Gordon, Sherritt, and Macdole claims at Cold Lake, about 40 miles from the Flin-Flon. The merits of this deposit were readily recognized

by all engineers who visited and examined the property. An option was granted to one of the strongest British mining concerns operating in North America. The Canadian engineers in the service of the British concern were quick to recommend the purchase of the property. The recommendation was not accepted in London because of the large amount of initial capital expenditure required.

As far as British capital was concerned, the Flin-Flon deposit as well

as the Sherritt-Gordon had been relinquished.

It remained for a Canadian, Robert Jowsey, well known mining man of Toronto, and particularly well-known

in the mining fields of Northern Ontario, to fill the breach.

Original owners of the Sherritt-Gordon, among them Senator George Gordon of North Bay, together with Peter Gordon, and their associates, gave Mr. Jowsey invaluable support in his task of establishing Sherritt-Gordon in a position

where it could finance itself.

It is at this point where Halstead Lindsey and Thayer Lindsley, already identified prominently in mining in

Northern Ontario and North-Western

15 per cent. interest in the project.

The Canadian Government listened to a reasonable request for construction of a railway and was quick to seize the opportunity.

The provincial government of Manitoba also listened to an appeal for assistance and co-operation and authorized an annual subsidy toward operation of the railway.

Paternal legislation was sought in respect to moderate taxation of the big pioneer enterprise. This was quickly granted by the government of Manitoba as well of Saskatchewan. Everywhere, those with the courage to undertake the big development have met with wholehearted co-operation.

While this was all being brought about on the Flin-Flon, the option held by British capitalists on the Sherritt-Gordon had been relinquished.

It remained for a Canadian, Robert Jowsey, well known mining man of Toronto, and particularly well-known

in the mining fields of Northern Ontario,

to fill the breach. Original owners of the Sherritt-Gordon, among them Senator George Gordon of North Bay, together with Peter Gordon, and their associates, gave Mr. Jowsey invaluable support in his task of establishing Sherritt-Gordon in a position

where it could finance itself.

It is at this point where Halstead Lindsey and Thayer Lindsley, already identified prominently in mining in

Northern Ontario and North-Western

Canada, to investigate the opportunities presented by the Flin-Flon.

It is now a matter of record that

the darkest hour in Northern Manitoba did actually materialize at an hour just before the dawn.

Harry Payne Whitney and associates of New York decided to investigate the commercial possibilities of the 16,000,000-ton

deposit of known ore on the Flin-Flon.

Several hundred thousand dollars were spent on experimental work.

Mining Corporation was paid

\$854,000 in cash and was left with a

## Frenzied Speculation Two Hundred Years Ago

In Days of South Sea Company England Was Stock Jobbing Bedlam—Enormous Losses Suffered by Public—Records Hold Many Lessons for People of Today.

By F. D. L. Smith

**I**N THESE days of booming security markets one popular Ontario mining issue is said to have been promoted as a mystery stock,—as "one of these secretive good things." No one seems to know the facts about it and yet nearly two million shares are said to have been eagerly absorbed by the public. The newspaper which draws attention to this flotation calls it "a novel one," but is it so novel after all? Is it not at least rather more than two hundred years old? One recalls the England of Walpole's time when in the frenzy over the rising South Sea Company shares there was brought out a company for carrying on an undertaking of great advantage but nobody to know what it is. The ingenious promoter obtained 1,000 subscriptions in a single forenoon. A sister flotation was "a company for a wheel for perpetual motion" capitalized at one million pounds.

The story of the South Sea Bubble itself, to which President Timmins of the Hollinger Mine likens the present craze, is familiar to every schoolboy. Founded ostensibly for the double purpose of funding the national debt and of trading into the Spanish Colonies, it soon took to gambling in government securities. At first the shares stood at 77 but they soon rose to 400. To quote the records of the day, England became a stock jobbing bedlam. The speculators' frenzy grew as the company increased its obligations. Every new issue of capital sent the stock up one hundred pounds a share. A dividend of 10% was declared out of capital. On June 2nd, 1711, South Seas went to 890 in the morning, 640 in the afternoon and 750 in the evening. In July a new issue of £4,000,000 was sold at 1000. The top reached was 1060, Walpole himself selling at 1000, and the bids falling to 810 in August, to 150 in September, and finally to 33, at which price settlement was made with the shareholders.

During the boom all classes caught the disease. The published correspondence of the day reflects the emotions of the speculative public. In 1720, says Smollett, Exchange Alley was filled with a strange concourse of statesmen, clergymen, Whigs, Tories, physicians, lawyers, tradesmen and even women. Ordinary employments were neglected. The streets were thronged with the equipages of the newly-rich. Thousands of gold watches hung at women's sides. Defoe wrote "Don't you know the South Sea faces?" There are two kinds—one as the stock rises—one as it falls." After the boom collapsed the same author wrote, "You may now at a tavern have a mutton cutlet broiled by the kitchen damsel without being teased with her enquiries as to what new subscriptions are going out to-day." He added that one could go to a coffee house and order a dish of tea without being badgered by the waiter to buy a thousand pounds of stock in rock salt or ground fisheries. Afterwards petitions flowed to the government for vengeance on the "cannibals" of Change Alley. Some directors were prosecuted but escaped with fines, totalling two million pounds and varying from a fraction to the whole of their respective properties.

The very first outbreak of hysterical company promotion in England appears to have occurred about a generation before the South Sea bubble—that is when William of Orange displaced James the Second on the throne. It was in 1688 that the term "stock jobber" was introduced in London. Very few joint stock companies yet existed and amongst these the East India Company was the foremost. The nation did not know what to do with its rapidly accumulating wealth and the practice of hoarding was common as it is in India to-day. A crowd of ingenious promoters undertook to profit by this situation. They devised schemes for the employment of redundant capital. In four years a multitude of ventures was launched, everyone holding out to subscribers the prospects of immense returns.

Some of these concerns took large mansions and printed their advertisements in gilded letters. Others were content with ink and paper at coffee houses in the neighborhood of the Royal Exchange. Extensive combinations were formed

(Continued on Page 19)



**TO INVESTIGATE B.C. FISHERIES**  
W. A. Found, Director-General of the Fisheries Department at Ottawa, who will make a personal enquiry into this year's decline in the British Columbia salmon catch.

**Invest Now  
with Great Care**

It is well to consider the importance of conservatism in your investments at this time of unusual market activity.

If you are not receiving our Stock Market Bulletins, send us your name and address and we will place you on our mailing list.

Telephone Elgin 0341

**JOHN STARK & CO.**  
MEMBERS TORONTO STOCK EXCHANGE  
MONTRÉAL CURB MARKET  
Established 1870 Royal Bank Bldg TORONTO

**4%**  
paid on deposits—  
subject to withdrawal  
by cheque

**CENTRAL CANADA  
LOAN AND SAVINGS  
COMPANY**  
King & Victoria Sts. Toronto  
23 Simcoe St. N. - Oshawa  
Established 1884

**"MOIRS"**

**THE 6½% First Mortgage Bonds  
of Moirs Limited of Halifax** are  
a particularly attractive investment.  
The Company's assets are equivalent to \$2,400 for each \$1,000  
Bond, and its net earnings for the  
last year were 2.96 times  
interest requirements.

The Company owns one of the  
largest, best and best known  
private and contractors manu-  
facturing businesses in Canada. Its  
tools and equipment are of the most  
modern type.

A return of 10% and interest,  
the income from these Bonds is over  
**6.25%.**

You can purchase \$100, \$500 or  
\$1,000 Bonds, maturing January 1,  
1947.

Descriptive circular will be supplied  
upon request.

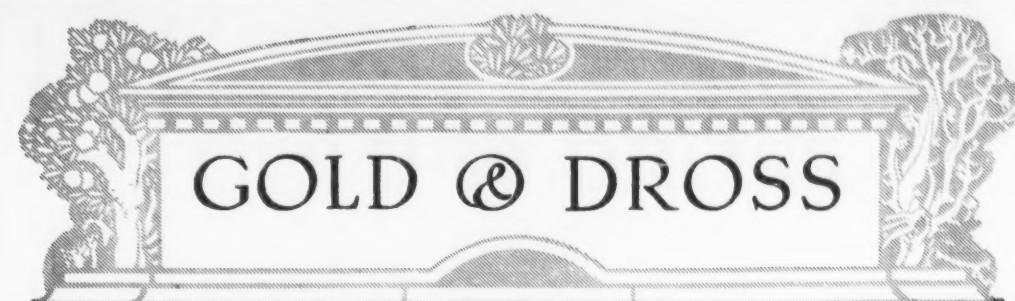
**Royal Securities  
Corporation  
LIMITED**

164 St. James Street, Montreal  
Toronto, Halifax, Saint John, Quebec  
Winnipeg, Vancouver, New York

**INVESTMENT  
SECURITIES**

**FRASER, DINGMAN  
& COMPANY**  
304 BAY ST., TORONTO  
Telephone Elgin 3125

We recommend  
**Hamilton Dairies**  
Zimmerknit  
Preferred and Common  
**DENMAN & CO.**  
Limited  
Investment Bankers  
HAMILTON, ONT.  
BRANCH: BELLEVILLE, ONT.



**SHAWINIGAN AS A LONG TERM INVESTMENT**

(Continued from page 17)

4½ per cent. only, which compares with 5, 5½ and 6 per cent. paid on its previously outstanding issues aggregating \$26,392,500, which have now been retired. This means, of course, a fairly considerable saving for the company.

Gross earnings of the company doubled during each of the two half-decades from 1909 to 1919, and again in the seven years from 1919 to 1926. The company has reported a gain in gross revenue in each year. The operating ratio, before depreciation, during the last decade has averaged about 38 per cent., tending to increase in the five years to 1920, declining in the following year, and then rising to 1925. A reduction was reported from the 1925 figure of 41½% to 39½% in 1926. The company has set aside for depreciation an average of about 5% of gross revenue during the last ten years. The 1926 figure was something less than 5 per cent. of gross, and about six-tenths of one per cent. of fixed assets, including investments in subsidiaries and other companies. Net income after depreciation nearly tripled from 1909 to 1924, increased about 10 per cent. in the next five years, and has approximately doubled since. On the basis of the \$100 par value stock outstanding at the end of the last two years, the company earned \$9.48 per share in 1926 and \$9.02 in 1925.

The company's fixed assets, including securities of subsidiaries and other companies, have about doubled in the last decade, about half of the increase being in the item of securities, which at the end of 1926 constituted about 10 per cent. of the total. Net working capital at the end of 1926 was \$3,194,000 and current assets were three times the current liabilities. The book value of the capital stock was \$117.16 per share or \$100 par value at the end of 1926. The fixed assets were about eight times the 1920 gross revenue, and on its total balance sheet investments the company in that year earned about 7 per cent. The earnings for the current year are, as usual, showing a very healthy increase over the previous year, gross earnings for the twelve months ended August 31st, 1927, amounting to \$8,818,111 as compared with \$7,566,207 for the twelve months ended December 31st, 1926, while net earnings before depreciation and income taxes were similarly \$4,813,730 as compared with \$4,417,067.

While there does not appear to be any reason to look for any marked appreciation in the price of the common stock in the near future, the company's excellent record and steady growth in the past, combined with the steadily increasing development and prosperity of the communities it serves, indicate that these shares should be an excellent purchase as a long term investment.

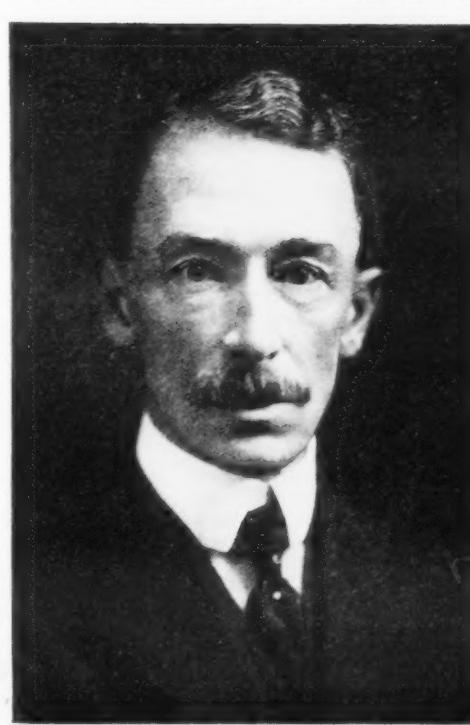
**THE OUTLOOK FOR CANADA TEA COMMON**

Editor, Gold and Dross:  
Will you be good enough to advise me at your earliest convenience of the probable current quotation and marketability of the common shares of the Canada Tea Company Limited? What kind of progress is this company making?

R. G. London, Ont.

There are various indications that the Canada Tea Company is making some progress, but the position of the common stock is undoubtedly uncertain in view of the fact that no dividend has been paid on this stock since 1913, and that the 7 per cent. cumulative preferred issue will be 4½ per cent. in arrears on January 1st, 1928, if no further dividend payment is made this year. For many years past the company's earnings have been only sufficient to permit of occasional payments on the preferred stock, in no case equal to the amount of the 87 dividend which is called for, and this condition seems to exist at the present time in view of the fact that the only preferred dividend declared this year to date was one of 2 per cent. paid on September 17 last. It is evident, therefore, that the preferred arrears are increasing rather than diminishing at the present time. The company ended its fiscal year on May 31, 1927, but no annual report is yet available for that period. The company has not issued an income account for several years past, but a balance-sheet of May 31, 1926, gives several encouraging indications, such as an increase in working capital from \$177,728 to \$193,524; an increase of some \$6,000 in total surplus and an approximately similar sum in depreciation account, together with a small increase in investments account.

The immediate prospects for the common stock are undoubtedly very slim, but in view of these encouraging



HON. L. A. TASCHEREAU.  
Premier of Quebec who has been appointed to the Board of Directors of the North American Life Insurance Company. In addition to his political career, Mr. Taschereau has had an extensive legal and business experience, and it is expected that his services as a member of the Board will prove exceedingly valuable to the company. He became Premier of Quebec on the resignation of Sir Lester Garde in 1920. —Photo by International Press.

signs I have referred to, and the fact that the company seems to be making moderate progress, as indicated by its recent preferred stock dividend, it would seem reasonable to hold on to your common stock for the present at any rate in the hope of a greater improvement being shown. In any case, I believe the stock would be difficult to get rid of at the present time. I have not seen any quotations on it for a long time past, and to the best of my knowledge there is very little market for it.

**IS PORT HOPE SANITARY A BUY?**

Editor, Gold and Dross:

I have an opportunity to acquire some common stock of the Port Hope Sanitary Manufacturing Company. Do you think it would be a good buy? What did the company earn last year, and how is it doing this year? I understand the stock is listed, but I never see any quotations.

G. T. W. Windor, Ont.

The stock is listed on the Toronto Stock Exchange, but is not very active. The last sale I saw took place at 185, which, incidentally, represents an advance of around 100 points in less than a year. Dividends are now being paid on this stock at the rate of 4 per cent. annually. Last year the company showed earnings of \$10.50 per share on its \$100-par common, after large deductions from income for extensions of plant and equipment as well as for depreciation and obsolescence. I understand that the annual report for the fiscal year which ends on January 31 next will probably show a small increase in earnings over last year. Thus, in view of the fact that the company's major capital expenditures are now understood to have been taken care of, the outlook for common shareholders is reasonably favorable. However, a price of around 185 means a yield of little more than 2 per cent. on the basis of the present dividend, and indicates that the early possibilities of this stock have been pretty thoroughly discounted.

**CONGOLEUM-NAIRN**

Editor, Gold and Dross:

What, in your opinion, is the outlook for Congoleum-Nairn, Inc., common stock? I own a block of this stock but have received no dividends since 1925. I have been thinking of letting it go, as I can't afford to hold an inactive stock which doesn't pay dividends, but a friend tells me that I would be making a mistake, as it is doing much better now. I would be grateful for your advice which I have always found reliable in the past. Please say if the improvement my friend spoke of is a fact.

V. T. M., Edmonton, Alta.

It is a fact that there has been some recent improvement in the linoleum manufacturing industry generally and it seems likely that Congoleum-Nairn's earnings will prove to have been better in the present half-year than in the corresponding period of 1926. However, I doubt that the gain will be sufficient to prevent the company's total profits for 1927 from making a rather poor showing. Only 32 cents per share was made on the 1,641,226 no-par-value common shares in the first six months, and it is doubtful if the full year's returns will greatly exceed \$1 a share. In 1926 earnings amounted to 39 cents a share, and in 1925 to \$1.12.

It does not seem reasonable, therefore, to look for a resumption of dividend payments on the common stock in the near future, and this being so, the current price of around 28 for the stock seems fairly high. The company undoubtedly is making progress under its new management, but it probably will require at least several more years to place the concern on a really profitable basis. Competition in the linoleum industry is very strenuous at the present time. However, the company is in a good financial condition and ultimately should become a really profitable organization.

**AN ELEMENT OF DOUBT**

Editor, Gold and Dross:

I own a block of Canadian National Electric Railways debenture stock, formerly Toronto Suburban Railway, due 1961 and bearing 4½ per cent. interest. Is there any danger of default in paying the interest? I understand the road does not pay but I am not going to worry as long as the interest is paid.

P. R. Brucefield, Ont.

There is an element of doubt as to the security behind the Canadian National Electric Railways 4½ per cent. First Mortgage Debentures, owing to the fact that although the Dominion Government, through the Canadian National Railways, controls the line through ownership of its capital stock, there would appear to be a possibility that it might sometime dispose of this stock, in which case it would not, presumably, be responsible for the road's debts. Interest is now being paid regularly on this security and it will doubtless continue to be paid at least as long as the Canadian National Railways controls the property.

**A BUNCH OF MINING STOCKS**

Editor, Gold and Dross:

Kindly give me any information you have on Ankerite Gold Mines, Consolidated West Dome Lake, Vipond Consolidated Mines, Canadian Kirkland, Holtyrex and Amity Copper. I would like to know something about their depth of operation, length and width of main vein and possibilities generally.

C. L. Caledonia, Ont.

Ankerite is being groomed for listing on the Standard Stock and Mining Exchange. The company is controlled in England. Works 475 feet in depth has disclosed ore of low grade and with erratic mineralization. The enterprise has cost its backers over \$1,000,000 and without any sign of return as yet. Consolidated West Dome Lake is working at 1,000 feet in depth. The ore shoots are narrow and of only medium grade. The enterprise has never been able to operate profitably, but is continuing work in the hope of developing ore on a large enough scale to enable lower costs to be established at such time as the mill resumes operations. Vipond Consolidated has worked to 1,200 feet in depth. Unfortunately the ore bodies appear to lie at an upper horizon. The lower levels have not yet been productive. Canadian Kirkland is only in the prospect stage, and is situated south of the producing section of Kirkland Lake. Holtyrex lies north of the productive section of Porcupine. There is some chance that something may ultimately be found on the property, but the element of risk appears to be great. Amity Copper is located at Boston Creek, formerly the Johnson claims. The deposit is in the form of a vein about the width of an ordinary drift. The grade of the ore appears to be high enough to bear transportation charges to Rouyn. As copper mines go, it is usually necessary to have big tonnage if important profit is to be made. The Amity deposit is quite small.

**Business Opportunities**

often call for the investment of money.

Regular saving will prepare you to take advantage of your opportunity when it arrives.

**THE DOMINION BANK**  
Established 1871

151

Branches in London, Eng.,  
and New York.

**A. E. AMES & CO.  
LIMITED**

Business Established 1889

**CANADIAN  
Government, Municipal & Corporation  
SECURITIES**

53 KING ST. WEST - TORONTO 2  
TRANSPORTATION BLDG. MONTREAL  
11 WALL STREET - NEW YORK  
LONDON BLDG. - VANCOUVER  
BELMONT HOUSE - VICTORIA, B.C.  
GRESHAM HOUSE - OLD BROAD ST.  
LONDON E.C. 2, ENGLAND

INQUIRIES INVITED

**BONGARD & COMPANY**

STOCK BROKERS and FINANCIAL AGENTS  
Members Toronto Stock Exchange  
Members Montreal Stock Exchange

STOCKS, BONDS and UNLISTED SECURITIES

244 Bay Street Elgin 5381-2-3-4 Toronto

**Investment Securities**

**CASSELS, SON & CO.**

ESTABLISHED 1877

MEMBERS TORONTO STOCK EXCHANGE

MCKINNON BLDG.

TORONTO.

**CALIFORNIA BANK**

625 S. Spring Street

LOS ANGELES

welcomes Canadian visitors to Southern California. Canadian drafts promptly honored.

Fifty branch offices in and adjacent to Los Angeles, and Santa Monica.

**MINING SERVICE  
A. L. HUDSON & CO.**

Members:  
New York Stock Exchange  
Standard Stock and Mining Exch.

Standard Bank Building  
King St. West, Toronto  
Telephone — Elgin 1104

**A.J.Pattison, Jr. & Co.  
INVESTMENT BANKERS**

BONDS AND SHARES

"Specialists Unlisted Bonds and Stocks"

219 Bay Street, (Ground Floor) Toronto

Elgin: 5101-5102-5103  
5104-5105-5106

**HOUSSER WOOD & CO.**  
LIMITED  
Investment Bankers  
ROYAL BANK BLDG.  
TORONTO

## Bonds and Stocks

Orders executed on  
all Exchanges  
Direct Private Wires  
New York and Chicago



L. W., Midland, Ont. By "Island of Anticosti" preferred stock you probably mean the ANTICOSTI CORPORATION 7% cumulative preference stock. This company is controlled through ownership of its common stock by the St. Maurice Valley Corporation, the Wayagamac Pulp and Paper Company, Limited, and the Port Alfred Pulp and Paper Corporation, all of which are good companies. I consider the Anticosti Corporation preferred stock distinctly attractive as a business man's investment.

B. J., Qu'Appelle, Sask. CITY DAIRY and CONSUMERS' GAS common are both stocks of good investment value with excellent long term prospects. A. D. Watts and Company is a firm of high standing and quite safe to do business with.

A. J. Timmins, Ont. POWER CORPORATION OF CANADA, CITY DAIRY and OGILVIE FLOUR MILLS COMPANY are all good companies with excellent long term prospects. The shares of all three have seen substantial appreciation during the last year, but in view of the very promising outlook I think that a purchase at even the present levels should show you a satisfactory profit if held over a period of time.

V. O., Toronto, Ont. THE HOWARD SMITH PAPER COMPANY, LIMITED, 5% first mortgage bonds due to mature in 1934 have good investment value and you can buy them with confidence.

H. S. Saudi Ste., Mack, Ont. HAYES WHEELS AND FORGINGS LIMITED is making very satisfactory progress and the long-term prospects are very favorable. The common shares have advanced in price a good deal during the last few months, but even at the present level I think they should be a good buy for a hold.

T. D., Ottawa, Ont. ARNO has claims situated in Desmeules in northwestern Quebec. The company is capitalized at 3,000,000 shares, of which close to 50 per cent. have been issued. I have no information to the effect that a deal has been made with Abana. The shares in Arno appear to be highly speculative, and the property a prospect of uncertain value.

S. G., Edmonton, Alta. Shares of the WRIGHT MOTORS WESTERN LIMITED are extremely speculative, and I

would not advise a purchase unless you are prepared to take very long chances with your money.

F. W., Yarmouth, N.S. In my opinion the 5½% Convertible Debentures of the POWER CORPORATION OF CANADA, LIMITED, have a very satisfactory degree of security.

T. G., Montreal, Que. The prospects for CANADA STEAMSHIPS preferred are exceedingly favorable. The company has greatly strengthened its position during the last three or four years under the direction of President W. H. Coverdale, and there seems very little reason to doubt that the company will be able to maintain dividend payments on the preferred stock regularly in future. I consider these shares an attractive purchase.

A. A. H., Sarnia, Ont. OSISCO has so far not measured up to expectations. A deep diamond drill hole indicated favorable formation but did not show any ore. The hole appears to have been poorly directed with the dip of the formation. Further exploration would appear to be warranted, and with reasonably attractive chances of finding something worth while.

A. F. A., Ottawa, Ont. I have no record of the CHATELAINE, and presume it is among the new and comparatively obscure promotions. There is a Cheltonia of uncertain prospective merit, recently incorporated on some raw claims in McElroy township.

Subscriber, London, Ont. GOLDALE has an important share interest in CONIARUM. Although the shares are speculative, they are not without interesting possibilities. The company also holds claims of value adjacent to Dom on the east, and these add to the speculative possibilities of Goldale.

R. A. V., Toronto, Ont. BALDWIN is a prospect of uncertain merit. There is some favorable rock formation and there is a little gold in evidence. However, the company has never been able to operate on other than a shoestring program, and the outlook is not very promising.

J. C. B., Upper Steeple, N.B. EURIMA has not been active for some years. The shares are not listed, and there seems to be no trading of any kind in the stock.

production of all important industries, and a corresponding increase in the volume of world trade. Within the past two years, most European countries have made good the actual losses in volume of manufacturing and commerce due to the war, and for 1927, in many cases, a slightly favorable comparison may be made between present levels and those which existed in 1913. From this viewpoint, the analysis of the production figures of the basic industries of Great Britain is disappointing. It is doubtful whether coal mining, the manufacture of iron and steel, and shipbuilding have yet attained a volume of 90 per cent. as large as that of 1913, and the tonnage of foreign commerce is not more than 60 per cent. as large as before the war. Recovery in Great Britain has been more seriously retarded than in any other important country.

The early outbreaks of stock market speculation were based upon the slenderest foundations. The world was undeveloped industrially and financially. The unprecedented advances in industrial and mining securities witnessed of late in Canada and the United States, have been in some measure at least warranted by actual inherent values, by real or prospective earnings, and by an accumulation of capital on this side of the Atlantic, unheard of since the world began. Conservative observers feel that in some directions the boom is being carried too far and that many poor stocks have been pushed upwards without sufficient reasons to levels which they cannot maintain. The public is undoubtedly being loaded with some wild-cat mining issues and, when we hold out this warning, we realize that in the next few years many mining stocks, to-day being traded in, will yield their holders large profits. The outlook is that many fortunes are going to be made in connection with the mineral developments now proceeding in Northern Ontario, Northern Quebec and Northern Manitoba, but investors should proceed with caution.

### Frenzied Speculation Two Hundred Years Ago

(Continued from Page 17)

and monstrous bubbles circulated for the purpose of raising or depressing the prices of shares. Every day, says Macaulay, some new bubble was puffed into existence, rose buoyant, shone bright, burst and was forgotten. In 1692 the last drama of Shadwell exposed the stock jobbers on the stage. The last scene is that in which several stern moralists clad in the full Puritan costume—men who would not bet twopence or play at cards—discuss the prospects of the Mouse Trap Company and the Flea Killing Company, and then solemnly examine the question whether or not the godly may lawfully hold stock in a company for bringing over Chinese rope dancers.

These early outbreaks of stock market speculation were based upon the slenderest foundations. The world was undeveloped industrially and financially. The unprecedented advances in industrial and mining securities witnessed of late in Canada and the United States, have been in some measure at least warranted by actual inherent values, by real or prospective earnings, and by an accumulation of capital on this side of the Atlantic, unheard of since the world began. Conservative observers feel that in some directions the boom is being carried too far and that many poor stocks have been pushed upwards without sufficient reasons to levels which they cannot maintain. The public is undoubtedly being loaded with some wild-cat mining issues and, when we hold out this warning, we realize that in the next few years many mining stocks, to-day being traded in, will yield their holders large profits. The outlook is that many fortunes are going to be made in connection with the mineral developments now proceeding in Northern Ontario, Northern Quebec and Northern Manitoba, but investors should proceed with caution.

Good Faith and Co-Operation Europe's Crying Need

(Continued from Page 17)

civilization, this hypothesis does not seem probable. Since birth rates are falling and the population of a number of European countries is becoming fairly constant though not actually decreasing, there is some thought that assisted by emigration, a readjustment in population may take place which will leave such countries as Germany, Belgium, Holland and Great Britain with a population more nearly proportionate to the natural resources of these countries. If, on the other hand, world consumption and world trade should be increased by a general rise in the standard of living in all parts of the world, demand for the products of large scale manufacturing would become sufficient to keep labor well employed in all countries. While this solution demands revolutionary changes and more rapid improvement in backward countries than has been generally envisioned, certainly it would be more acceptable than any other which seems likely.

Actually, the turn of post-war events seems to foreshadow an outcome which will entertain a combination of these proposals. Undoubtedly, widespread unemployment and reduced appropriations for education have been significant of at least a temporarily lowered standard of living. A nearly static volume of population in a number of European countries might simplify readjustment. It is quite evident that there is a tendency for the higher standard of living in Europe and North America to spread to other parts of the world. Increased productivity accompanied by increased consumption on the part of the great populations of Japan, India and China will open up tremendous opportunities for large scale production in all countries. The fact that the gravity of the situation is clearly recognized by far-sighted financial and political leaders gives ground for hope that a solution may be found. Recognition of the present general situation led a number of the most prominent international bankers to issue a joint manifesto urging concerted action in dealing with tariffs. Later, the various nations sent representatives to Geneva to discuss these facts, and the findings of the World Economic Conference received endorsement at the recent meeting of the International Chamber of Commerce.

For Canada, the outcome is not fraught with the same grave significance as for Western Europe and Great Britain, but a solution which involved a general rise in the standard of living in all parts of the world, creating a rapidly increasing demand for agricultural, mineral and forest products, would be of great benefit to this country.

WITH the normal growth of population and with rising standards of living in most parts of the world, it is natural to anticipate an annual growth in the volume of

## New Bond List— Re-investment Suggestions

Holders of Victory Bonds which matured on December 1st will prevent loss of interest by re-investing immediately.

Our December Bond List offers a broad list of securities which should meet the requirements of such investors.

Copy will be gladly furnished upon request.

56 King Street West, **Wood, Gundy & Co.**  
Toronto. Telephone: Elgin 4521

## Preference Shares of well Established Corporations

Yielding from 6.19% to 7½%

Full Particulars on Request.

**MATTHEWS & COMPANY**

LIMITED  
Investment Bankers  
256 Bay St. TORONTO

**OSLER & HAMMOND**

F. G. OSLER  
H. F. MARRIOTT

G. T. CHISHOLM  
H. FRANKS

Stock Brokers and Financial Agents

Members Toronto Stock Exchange  
Montreal Stock Exchange

21 JORDAN STREET, TORONTO

**McDougall & Cowans**

(Members Montreal Stock Exchange  
Members Montreal Curb Exchange)

130 St. James Street, Montreal

Branch Offices:  
Halifax, Saint John, N.B., Quebec, Ottawa,  
Toronto, Winnipeg.  
Connected by Private Wires

## Selected Securities for December Investment

Selected to afford desirable diversification, and to meet the special requirements of individual investors, the December list now ready gives such detailed information on each security as makes prompt decisions entirely feasible. A copy will be sent on request.

Please ask for List L-6

**Greenshields & Co**

Investment Securities

Toronto: 14 King St. E.

OTTAWA MONTREAL QUEBEC

## Personal Attention

Is given to all orders, but our service to customers only begins when the order is filled.

In addition to the usual brokerage facilities, such as Board Transactions, and a Private wire to the Leading Security Markets our service includes Personal advice to customers by telephone of the market movements or prospects of their particular stocks.

Orders Executed for Cash or on a Marginal Basis

**Hickey, Meggeson & Co.**  
STOCK BROKERS MONTREAL

Members: Montreal Stock Exchange

Members: Montreal Curb Market

ROYAL BK. BLDG. TORONTO ELGIN 6448.

**A. E. OSLER & COMPANY**

SPECIALISTS IN CANADIAN MINING INVESTMENTS

Established 1886

Our best information regarding any mining property or prospect will be freely communicated upon inquiry.

Market quotations supplied for any active stock.

Orders executed on all exchanges

Cor. Jordan & Melinda Sts. TORONTO Phone Elgin 3461

**Federal Fire**  
AN ALL-CANADIAN COMPANY  
**Insurance Company of Canada**  
**Character Service Enterprise**  
Fire Insurance at Non-Board Rates  
Head Office:  
**FEDERAL BUILDING, TORONTO.**

**THE CANADA NATIONAL FIRE INSURANCE COMPANY**  
Head Office: Winnipeg, Man.  
**TOTAL ASSETS \$2,792,662.00**  
A CANADIAN COMPANY INVESTING ITS FUNDS IN CANADA.  
Application for Agencies invited. Toronto Office: 24 Adelaide St. W.  
W. H. GEORGE Superintendent of Agencies

**The Pilot**  
**Automobile & Accident Insurance Company, Ltd.**  
Head Office—Waterloo, Ont.  
Specializing in Automobile Insurance Applications for Agencies Invited  
D. MCINTOSH, Managing Director

**Insurance OF ALL KINDS TRANSACTED**  
**The Provident**  
ESTABLISHED 1905  
Head Office:  
**THE PROVIDENT BUILDING**  
Corner Place d'Armes & St. James St.  
MONTREAL  
Tel. Harbour 3292-3-4-5-6-7

### Policyholders' Dividends

The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

**The Western Empire Life Assurance Co.** WINNIPEG, MAN.

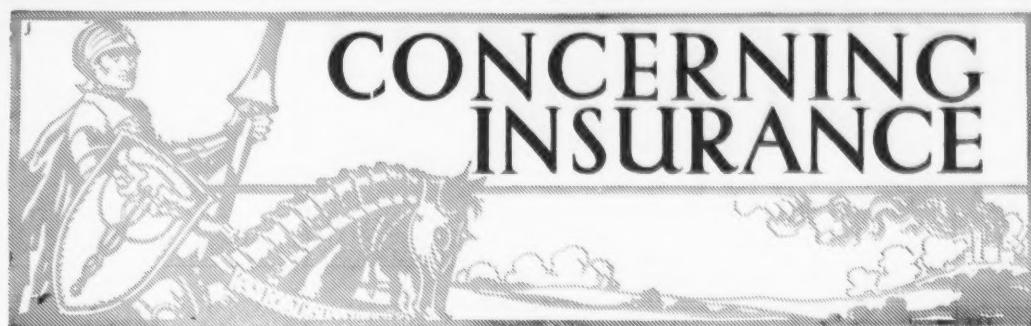
ALFRED WRIGHT, President



HEAD OFFICE, TORONTO  
C. M. HOPSWELL, MANAGER

WE SOLICIT  
Enquiries Regarding the Safe and Economical Management of Your Insurance  
**Wood, Fleming & Co.**  
**Insurance Brokers**  
Royal Bank Bldg., Toronto.

**LONDON AND LANCASHIRE INSURANCE COMPANY LIMITED**  
Security \$61,500,000  
ALFRED WRIGHT, MANAGER



## CONCERNING INSURANCE

What Some People Expect to Collect for Under a Fire Policy

SOME rather peculiar claims for damage by fire by holders of what are known as "comprehensive" or "all in" insurance policies have recently been referred to in the English papers.

Some time ago a gentleman walked into a leading office and, producing from his bag a coat, exhibited a small hole in the sleeve. The claims official sniffed about for signs of fire, and finding none ventured to say so. "Fire?" replied the hopeful applicant, "that wasn't done by fire, it was nibbled by mice!"

On another occasion a lady came in and produced a ravishing evening gown. The damage exhibited might have been the result of a search, but it looked more than doubtful. On being questioned she explained that whilst out dining a waiter had upset the soup down her back! It was not clear whether she sought to claim under the "flood" section—there would seem none other that could apply.

A very common request is that for payment in respect of falling pictures and broken glass. Compensation for damage caused to roofs by falling boughs is also frequently asked. More usual is that request for payment in respect of injury to chickens caused by an enterprising fox which raided their sleeping quarters. Here, presumably, the "burglary" section was thought to apply.

One insured is understood to have been particularly indignant because his company objected to paying for the cost of repairing his bed which had given way and deposited him with a crash on the floor!

It is recorded that one dear old lady came to an office in great distress because her annual jam-making had resulted in failure. By some mischance the jam had projected itself on to the walls. She took up the not unusual attitude that "if it was not covered under a comprehensive policy, what was the use of insuring at all?"

A similar view was expressed even more forcibly by the enraged father whose best carpet had been spoilt by his small son upsetting a bottle of ink.

Mention must be made of the retired colonel who discovered a stray dog burying a bone amongst his prized begonias. So infuriated was he that he flung his stick at the offender. His aim was poor, and the drawing room window suffered. It required no little effort to convince him that this was beyond the range of the policy.

Metropolitan Life Makes Revision of Its Field Territories CO-INCIDENT with the announcement of the appointment of Mr. Henry E. North as Third Vice-President in charge of the Canadian Head Office, the Metropolitan Life announces a revision of its Territories, due to the enormous growth of the business. United States and Canada, under the new Division, is made up of 12 territories, instead of 10 as heretofore. Mr. A. F. C. Fiske, who has been third Vice-President and General Manager for Canada, since it established its Canadian Head Office in Ottawa, has been promoted to a second Vice-Presidency, and will have general supervision over six of the 12 new territories, as well as Canada.

Three new Superintendents of Agencies have been appointed, one of which is due to the resignation of Ross Metzger, who returns to the field as a manager. These three are K. C. Binger, formerly Manager of the Somerville, Mass. District, who takes charge of the rearranged Southwest Territory; R. R. Lawrence, formerly Manager of the Buffalo District appointed to the Southern Territory and Harry DuFlon, Manager at Schenectady, who goes to the Middle West Territory.

Mr. Harry J. Miller, Second Vice-President, shares with Second Vice-President Fiske the supervision of the field operations of the Metropolitan, having the direction of the four important Territories covering the Atlantic Seaboard and the Central States.

Sun Life Grant Thirty Scholarships for Study of Tuberculosis COMPETENT authorities believe that a closer study of the methods employed in Great Britain and Europe to combat tuberculosis would be of benefit to tuberculosis workers in Canada, the Canadian Tuberculosis Association approached

the Sun Life Assurance Company of Canada, with the result that arrangements have been completed whereby the assurance company have granted thirty scholarships of \$500.00 each to assist salaried sanitarians and chest diagnosticians to visit the tuberculosis centres in England, France and Italy in 1928.

Reports received by the Association recently led the officers to believe that tuberculosis in Canada was on the increase, but following investigation the officers are of the opinion that the situation is being kept well in hand. The sanitaria throughout Canada are full at the present time. This is attributed to a



CHARLES C. HERSHON

Montreal representative of the Canada Life Assurance Company, who has accomplished an outstanding sales record. Mr. Hershon was selected to attempt to write 200 policies in a 30 day period. He launched his campaign on October 20, and on November 5, just 15 days later, he had accomplished his objective. During this period Mr. Hershon interviewed over 1,000 people and sold almost one out of every three canvassed. He worked daily from 8:30 in the morning until nearly midnight, and had no assistance except the advice of executives in his own company's office. Mr. Hershon ranks as one of Canada's foremost life insurance underwriters, and during the ten years of his association with the Canada Life Assurance Company, he has built up one of the largest businesses on record.

better diagnosis of the cases, brought about by the expert travelling chest diagnostic services rendered in all the provinces to communities not having permanent chest clinics. The Association has persistently advocated the provision of this service and has been helped financially in Three Rivers by the Sun Life Assurance Company and in the Maritimes by the Health Committee of all the Life Insurance companies of Canada.

The Association executive declared that the granting of these scholarships is a most excellent undertaking, one that has been long needed and from which splendid results are expected. The men who are eligible to compete for these scholarships are very ardent workers and have brought thousands of citizens to physical fitness and have also protected hundreds of thousands from infection. These men direct most of the tuberculosis work in the nine provinces of Canada. It is expected that their overseas observation will accomplish a great deal of good. The workers will spend a fortnight in Great Britain, where the British Ministry will discuss with them the problem of tuberculosis, and then a tour by motor bus will be made to all the helpful tuberculosis efforts in the United Kingdom. Arrangements have also been made with the authorities in France to co-operate, and they will attend the meeting of the International Union in Rome.

Under the Sun Life scheme to offer scholarships of \$500.00, executives employing these men must also contribute \$500.00 and leave of absence with salary to the workers, to attend clinics, institutions, etc., in England, France and Italy.

Dominion Life Does a Record Month's Business

THE Field Force of the Dominion Life Assurance Company rendered a striking tribute to Mr. Ford S. Kumpf, the Managing Director, by making his birth-day month the most productive month in the company's history. Over \$3,100,000 of business was applied for during November which represents an increase of \$300,000 over the previous high water mark.

The Field Men adopted the novel idea of recording their business on the back of an attractive birthday card and mailing it to Mr. Kumpf as a birthday present, and it is certain that no present could have been more acceptable to the genial manager.

Life Companies as Co-Operative Rather Than Mercenary Institutions

ONE of the most common impressions in the public mind during the last quarter century, or probably longer, has been that the aim and motive of life insurance enterprise was solely mercenary," said President T. G. McConkey, of the Life Insurance Officers' Association, in his address at the 34th annual meeting in Toronto on November 18th. "Even to-day, that feeling finds expression in the readiness with which democratic bodies subject the enterprise to discriminatory taxation, taxation which by implication places life insurance in the same category as gainful activities subjected to high taxation for the purpose of regulation and limitation.

"It is, therefore, gratifying to note, in an official report issued under the auspices of one of the most powerful rural co-operative organizations, this comment: 'There is a large element of co-operation in connection with the conduct of all life insurance companies, as under the insurance law of Canada at least 90 per cent. of all profits accruing on what is known as participating policies must be distributed to the policyholders.'

"That report might have gone further and pointed out that the policyholders receive considerably more than 90 per cent. of the profits which accrue.

"However, recognition of the cooperative character of life insurance by so important a body is a notable step marking a better understanding of our aims and objects by the public.

"Since the inception of life insurance, one of the greatest problems has been to keep expenses within proper bounds so as to insure to the public the largest measure of benefit.

"Through Government inspection, the exact cost of carrying on business has been fully disclosed, and to that cost, many students and investigators have from time to time devoted unusual attention.

"Research made by the organization to which reference has been already made, forced the admission that no form of organization had been able to reduce the expense of carrying on a life insurance business to a less cost than that at which it is being done by Canadian companies. Their report states: 'It was found that insurance statistics did not support the assumption that organizations such as ours have, in actual practice, been able to secure either new business or renewals at a lower overhead than the regular line and mutual companies. The explanation of this appears to be, as mentioned in a previous article, that insurance is a selling proposition, and very few persons take out insurance policies without personal solicitation, which, of course, costs a very great deal of money. The experience of fraternal organizations shows that it costs at least as much to secure business as it does regular line insurance companies.'

"Life insurance service as rendered to the public by our organizations has gone ahead despite unfriendly criticism based on lack of information as to the practical difficulties which from time to time have to be met and overcome by those actually engaged in the business."

### French Scheme for Insuring Racing Bets

WITH regard to the insurance scheme put into operation in connection with the jumping races at Engheim, France, "The Sporting Chronicle" makes the following comments:

"The working of the scheme is very simple. Certain of the pari-mutuel books will be reserved for this class of bets. They will deliver the ordinary pari-mutuel tickets, but in addition to his bet the backer will pay a premium to insure the receipt of a sum equivalent to his bet (but not, of course, the premium) if his fancy falls. This sum will come from the insurance company, but the actual bet will remain in the pari-mutuel pool. For the purpose of the scheme a 'fall' is defined as—'When during the race and on the actual course, for a reason independent of the will of the jockey, there is at any time complete separation between the horse and the jockey, even though the latter retains his hold of the reins'—The premium to be paid will be 10 per cent. of the bet in a hurdle race and 20 per cent. in a steeple chase.

## The Convenient Way

Salaried men and women find the new way of obtaining life insurance protection and savings by monthly deduction from salary a great boon.

The Salary Savings Plan, issued by the Sun Life of Canada, offers advantages both to employer and employee.

WRITE FOR THE BOOKLET,  
"SALARY SAVINGS"—IT WILL PAY YOU.

**SUN LIFE ASSURANCE COMPANY OF CANADA**  
HEAD OFFICE MONTREAL



### A Widow's Tribute:



"There was no end to his thoughtfulness. The Great-West Life monthly cheque never fails us; it meets every need; we are free from investment worries and the sin of extravagance."

**Great-West Life** COMPANY

33



SIDNEY H. PIPE, Fellow, Actuarial Society of America. Associate, American Institute of Actuaries. Associate, British Institute of Actuaries.

**PIPE & ALLEN** CANADA'S FIRST FIRM OF CONSULTING ACTUARIES & STATISTICIANS.

810 METROPOLITAN BLDG.—TORONTO. Our offices are equipped with Hollerith Sorting and Tabulating Machines, Statistical records installed and maintained. Pension Funds organized and valued.

## NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.

Writing Fire Insurance at Cost Assets \$3,751,733.94

ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE

BRANCH OFFICES: Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

**SHAW & BEGG, LIMITED** Established 1885 Managers or Ontario General Agents for the following substantial non-board Fire Companies

<b>MERCHANTS FIRE INSURANCE CORP., NEW YORK</b> Established 1910 Assets \$10,038,776.00	<b>PACIFIC FIRE INSURANCE CO. OF NEW YORK</b> Established 1861 Assets \$5,347,800.00
<b>STUYVESANT FIRE INSURANCE CO. OF NEW YORK</b> Established 1850 Assets \$4,144,641.00	<b>WELLINGTON FIRE INSURANCE CO. OF TORONTO</b> Established 1840 Assets \$334,042.00
<b>MILLERS NATIONAL INSURANCE CO. OF CHICAGO</b> Established 1865 Assets \$4,601,149.00	<b>LUMBERMEN'S INSURANCE CO. OF PHILADELPHIA</b> Established 1873 Assets \$4,330,286.00
<b>BALOISE FIRE INSURANCE CO. OF SWITZERLAND</b> Established 1863 Assets \$3,961,828.00	<b>NEW JERSEY INSURANCE CO. OF NEWARK, N. J.</b> Established 1910 Assets \$9,100,339.00
<b>AMERICAN AUTOMOBILE INSURANCE CO. OF ST. LOUIS</b> Established 1911 Assets \$3,373,107.00	

Correspondence or application for agencies invited from agents requiring non-tariff facilities.

78-88 King Street East, Toronto.

December 17, 1927

SATURDAY NIGHT — "The Paper Worth While"

21

**The Ocean Accident & Guarantee Corporation, Limited**  
Canadian Head Office:  
Federal Building, Richmond & Sheppard Streets, TORONTO  
Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,  
Guarantee Bonds, Fire, Boiler, Electrical Machinery.  
J. A. MINGAY, Manager for Canada  
Applications for Agencies Invited



## CONCERNING INSURANCE

"The premium does not cover the risk of other mischances such as being left at the post, bolting, refusing, or taking a wrong course. Whether the scheme will prove a success is dubious; it has already found many critics. One objection raised is that it lends itself too easily to sharp practices by unscrupulous trainers, who might pay the premium and give orders to their jockeys that 'If on retiring to the last fence you see you cannot win, just slide off.' Such a 'fall' would not be independent of the will of the jockey, but the insurance firm would have the greatest difficulty in proving it. Another problem arises. Suppose all the horses in a race fall, and one is remounted and wins—what does the backer receive? Theoretically he should receive a sum equal to his bet from the insurance company and his bet and winnings from the pari-mutuel."

R. H. Toronto, Ont. The Ridgely Protective Association, with head office at Worcester, Mass., and Canadian head office in Toronto, was incorporated in 1884 and has been doing business in Canada under Dominion license since 1918. It has a deposit with the Dominion government of \$30,000 (accepted at \$25,455) and is authorized to transact in Canada accident and sickness insurance among members of the Independent Order of Oddfellows. Its head office statement shows total assets at the end of 1926 of \$29,510.54 and total liabilities except capital of \$228,693.06, leaving a surplus as regards policyholders of \$100,000. The paid-up capital was \$100,000, so there was a net surplus over paid-up capital and all liabilities of \$40,217.46. It is accordingly in a sound financial position and safe to insure with.

### EDUCATION CONCERNING INSURANCE

Why do you recommend buying these renewable term-life policies which insure for \$1,000 for ten years at the end of which you have to renew them to pay no cash difference and assuming premium on a 20-pay or endowment dated back to when you first took out the policy? I am told that nearly one-half of the policies written up in the United States by some companies are of this plan.

S. H. Member, Can.

The reason we advise against taking term life insurance is because it furnishes only temporary protection and not permanent life insurance protection, which is what is needed in nine cases out of ten by the family man. By taking term insurance you are building up no asset for yourself in the way of loan values or cash values, as the entire premium represents payment for the temporary protection afforded and nothing is payable to the insured in case of survival at the expiration of the term—the paid-up or extended insurance feature to nothing is coming to you at all. On the other hand if you take out a 20-pay life policy or a whole-life policy you not only have insurance protection for the whole of life but you are building up a valuable asset in the policy in the form of a cash value which may either be withdrawn or made the basis of a loan in time of illness, financial straits or business opportunity. This cash value also enables the insured to keep his policy alive for the full amount under the extended insurance feature when payment of the premium is not possible at the time. A consideration of the difference between a term policy and any of the regular life plans will bring home the advantages of the latter.

A. H. Durwin, Ont. Warner Inter-Insurance Bureau of Chicago, where dealers and wholesale grocers and similar allied interests exchange contracts of insurance, is not licensed to the Dominion Insurance Department and accordingly has no deposit with the Dominion Government for the protection of Canadian subscribers. We do not advise insuring with any concern that is not regularly licensed with a Government deposit here for the protection of the Canadian insurance public.

### EDUCATION CONCERNING INSURANCE

As there is no person here we can neither the desired information from you kindly give us your opinion or report on the Wellington Fire Insurance Co. as to whether it is safe to insure with.

B. J. Grafton, Ont.

The Wellington Fire Insurance Co. has been in business since 1846 and is classed as a stock and mutual company. At the end of 1926 its total assets were \$304,641.73 while its total liabilities except capital were \$156,011.26, showing a surplus as regards policyholders of \$148,631.53. The paid-up capital was \$121,000 so that there was a net surplus over paid-up capital and all liabilities of \$24,611.26. Its total receipts in 1926 were \$442,005.72 while its total expenditure was \$395,335.50, showing an excess of receipts over expenditure of \$46,670.22. The company is accordingly in a sound financial position and safe to insure with.

E. H. Durwin, Ont. We do not advise the purchase of the 5% preferred stock of The Equitable Agency Company, Limited of St. John, N.B., at \$15 per share, as the par value of which is \$10, that is at a premium of fifty per cent. The minimum subscription accepted is for ten shares, which would cost \$150 or at the rate of 150 per cent of par. While the company is incorporated under the laws of the Province of New Brunswick, it should not be overlooked that the Board of Trade Commissioners of that province in no wise recommends the shares of any such company as an investment to the public. We do not consider the stock of an insurance agency as a suitable purchase for the ordinary investor. Buying stock in an insurance agency is an entirely different proposition from buying stock in an established insurance company. The proper people to furnish the money for an insurance agency business are the insurance agents themselves in our opinion and the public should not be called upon to put up the capital for a business of such a nature.

H. C. Toronto. I wish your advice as to whether the Toronto Casualty is safe to insure with. I am attracted by the idea of its Blanket Protection Policy, namely, all risks on the building I am told that no other company issues a similar policy. It has occurred to me that the value of the policy is in the event of some remote catastrophe taking place and that in such a contingency the company might not be able to meet its obligations. I am particularly attracted to the protection of the blanket policy in the event of radiators bursting or the oil-burner going wrong, casement windows blowing off, etc.

J. H. Riddell, Manager, Head Office for Canada, TORONTO. We do not advise the purchase of the 5% preferred stock of The Equitable Agency Company, Limited of St. John, N.B., at \$15 per share, as the par value of which is \$10, that is at a premium of fifty per cent. The minimum subscription accepted is for ten shares, which would cost \$150 or at the rate of 150 per cent of par. While the company is incorporated under the laws of the Province of New Brunswick, it should not be overlooked that the Board of Trade Commissioners of that province in no wise recommends the shares of any such company as an investment to the public. We do not consider the stock of an insurance agency as a suitable purchase for the ordinary investor. Buying stock in an insurance agency is an entirely different proposition from buying stock in an established insurance company. The proper people to furnish the money for an insurance agency business are the insurance agents themselves in our opinion and the public should not be called upon to put up the capital for a business of such a nature.

H. C. Toronto. The Wellington Fire Insurance Co. operates under an Ontario charter and has been in business since October, 1922. At the end of 1926 its total admitted assets were \$648,741.64 while its total liabilities except capital were \$467,128.42, showing a surplus as regards policyholders over reserves and all liabilities except capital of \$181,213.22, so that policyholders are protected and the company is accordingly safe to insure with. The paid-up capital at the end of 1926 was \$269,755, and showed an impairment of \$88,521.77, which is accounted for to a large extent by the fact that the company is increasing the volume of its business rapidly and must accordingly put

## THE FIRE INSURANCE COMPANY OF CANADA

Head Office - 465 St. John St., Montreal

Capital Subscribed ..... \$ 500,000.00  
Capital Paid Up ..... \$ 250,000.00  
Total funds for security of policy holders \$ 1,228,118.94

HON. SENATOR R. DANDURAND, President.  
J. A. BLONDEAU, Vice-President and Manager.  
F. E. LEYLAND, Assistant Manager.

Toronto Branch Office, 212 Metropolitan Bldg. GROVER LEYLAND, Local Manager.

One of the few responsible Canadian controlled Companies that is really independent. Submit us a risk that warrants preferential consideration and we think our office will interest you.

## NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL-FULLY PAID \$2,000,000 ASSETS, \$2,000,000

A. J. H. STODDART, General Agent

100 WILLIAM STREET NEW YORK CITY  
RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA  
H. A. JOSEPH, SUPERINTENDENT FOR CANADA-TORONTO

### PROVINCIAL AGENTS

MURPHY, LOVE, HAMILTON and BASCOM, TORONTO

MURPHY, LOVE, HAMILTON and BASCOM

R. T. HUNTER, Resident Partner, MONTREAL

OSLER, HAMMOND and NANTON, Ltd., WINNIPEG

ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.

WHITE & CALKIN, ST. JOHN, N. B.

## General Accident Assurance Co. of Canada

### Insurance that Really Insures

Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, all lines, Fire, Hall, Explosion and Sprinkler Leakage

Thos. H. Hall Managing Director W. A. Barrington, Manager

## The Protective Association of Canada

### ACCIDENT AND SICKNESS INSURANCE CO.

HEAD OFFICE GRANBY, QUE.

The Only Purely Canadian Company

Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada J. D. FULLER, Secy. Ass't. Mgr.

## Rossia of Copenhagen

DENMARK

J. H. RIDDEL, Head Office for Canada Manager TORONTO

REED, SHAW & McNAUGHT, 64 WELLINGTON ST. WEST ONTARIO PROVINCIAL AGENTS

Dependability Endurance, courage ... dependability ... these built Canada. The Good Old ETNA counts it a proof of its own dependability that it has been associated for more than a century with the development of Canada.

ETNA INSURANCE COMPANY

R. LONG, Special Agent, 810 Rogers Building, VANCOUVER, B.C.  
P. H. LECKIE, Special Agent, 16 Wellington St. E., TORONTO, ONTARIO  
C. J. MALCOLM, Special Agent, 44 Canada Life Building, CALGARY, ALBERTA  
ASHLEY M. WALLER, Special Agent, 815 1/2 McCullum Hill Bldg., REGINA, SASK.

Guaranteed by Eagle Star and British Dominions Insurance Co., Limited of London, England

THE BRITISH CROWN INSURANCE CORPORATION LIMITED OF GLASGOW, SCOTLAND

FIRE AUTOMOBILE

Head Office for Canada, Toronto

J. H. RIDDEL, Manager LYON & HARVEY, 16 Wellington St. E., Toronto, General Agents

Applications for Agencies in unrepresented districts invited.

Greetings AND The Compliments of the season THE MONARCH LIFE ASSURANCE COMPANY HEAD OFFICE—WINNIPEG

CCIDENTAL FIRE INSURANCE CO. GUARANTEED BY NORTH BRITISH & MERCANTILE INSURANCE CO., LIMITED

FIRE - HAIL AUTOMOBILE INSURANCES

MONTREAL

WINNIPEG

460 St. François Xavier Street, 26 WELLINGTON ST. E.

**Government, Provincial Municipal and Corporation Securities**

**INDUSTRIAL FINANCING**

*Members  
Toronto Stock Exchange*

**R. A. DALY & CO.**  
BANK OF TORONTO BUILDING  
TORONTO

**Associated Gas and Electric Company**

To the Holders of 5 1/2% Convertible Gold Debentures due Feb. 1, 1977:

Your Debentures are convertible, in accordance with their terms, for a limited period, into Class A Stock and Common Stock of the Company. The first \$10,000,000 surrendered for conversion will be converted into one share of Class A Stock and one share of Common Stock for each \$110 principal amount of Debentures. The conversion price increases the greater 5% per unit for each additional \$100 principal amount surrendered.

In determining priority in the surrender of Debentures, the indenture requires that they be considered in the order of actual surrender at the agency of the Company in the City of New York, or in case of less than conversion at the lower prices, debentures are now being surrendered, although not convertible until March 1, 1928.

As an accommodation to holders who desire to establish priority at this time, the Company has designated The Chase National Bank of the City of New York, 57 Broadway, New York City, as its agent to accept the debentures and to have them arranged for the issuance of receipts by said Agent.

Bonds surrendered should be accompanied by all coupons maturing after March 1, 1928.

Dated December 12, 1927.  
Associated Gas and Electric Company,  
M. C. O'Keeffe, Secretary,  
61 Broadway, New York City.



Nesbitt, Thomson Co. Acquires  
McColl Bros. Limited

ONE of the most interesting industrial transactions to be completed recently, is the acquisition of the common stock, and therefore the control, of McColl Brothers Limited, by Nesbitt, Thomson and Company. John W. McColl, President of McColl Bros., and those associated with him have sold their stock at \$65 a share, on condition that the same privilege be extended to every other shareholder. Payment, it is understood, is to be made on January 10, 1928.

While no definite announcement has been made, it is generally believed that McColl Bros. Limited will be merged, or placed under a holding company with Frontenac Oil, the Montreal refining enterprise acquired by Nesbitt, Thomson and Co. some time ago. This company owns the rights for Canada for the use of the "gyro" vapor phase system of refining, and it is understood that products manufactured under this system may be distributed through the national organization of McColl Bros.

Considerable interest is being evinced regarding the financing which may accompany such a merger, and which is expected shortly. It is generally believed that this will consist of preferred and common stock, as it is understood that the new company is to have no bonds, and that the 6 1/2 per cent, bonds of the Frontenac Company are to be called in due course.

At \$65 a share for 150,000 common shares the valuation given to McColl Bros. Limited, assets by this sale is \$9,750,000. The company has no funded debt or mortgage indebtedness. It did have \$1,000,000 of preferred stock outstanding, but this was called as of Sept. 1 last, and it is believed that practically all of the preferred shareholders availed themselves of the conversion privilege on the basis of three common shares for one of preferred.

The net earnings of this company for the half year ending June 30, 1926, were \$155,693, after depreciation, taxes and all expenses, or more than 3 per cent. per annum on the new valuation given the company. Since then the earnings have greatly increased, and in 1927 the sales have been more than twice what the plant of the company has produced.

J. W. McColl, whose management has been the great factor in pushing forward the fortunes of McColl Bros. Limited, will not have anything to do with the new company, as he intends to take a rest from six months to a year. The new purchasers, it is understood, desired to keep Mr. McColl at the helm, but on the advice of his physician he has decided to take an

extended vacation. It is possible that on his return he may be later found connected with the company, but that is not a part of the agreement.

McColl Brothers, Limited, was incorporated on Dec. 12, 1918, and prior to that time was conducted as a private partnership. The business had been established for more than 50 years, during which time the company claims it never had an unprofitable year.

The company has facilities in Canada from coast to coast for the distribution of its products, maintaining 21 branches in eight Provinces. In addition to these facilities the company owns a modern oil refinery situated on Toronto Harbor, where both rail and water transportation facilities are excellent. The company also owns a modern oil tank ship (equipped with Diesel engines), tank cars, tank trucks, and a number of gasoline and oil service stations. The company also controls, through ownership of all the capital stock, McColl Brothers, Inc., of Buffalo, which owns land and oil tanks in that city.

The company originally specialized in industrial oils, but has in recent years added to its products other brands of manufactured lubricants and gasoline. Its Red Indian motor oils and Marathon Hi-test gasoline enjoy an enviable reputation in the trade. The company sells these products from its own tank trucks to retail dealers.

The Frontenac Oil Company has been in Canada some years now. It was promoted in a small way in Montreal to use the Ramage process, and has been the subject of considerable reorganization, being known as the Three Nations Oil Refining Company before getting the present name.

It is a very interesting process for the development of a high-grade gasoline to sell at a premium, and it is understood that McColl Brothers had been considering installing machinery for the production of such a gasoline before negotiations began for the amalgamation of the two units. The two organizations will therefore work well together.

It is stated that since Pure Oil Company has taken up the Ramage process in the United States the chances for successful development have been greatly enhanced.

**Canadian Industrial Alcohol Reports General Improvement**

THE financial statement of Canadian Industrial Alcohol Company Limited, for the fiscal year ended September 30, 1927, reflects considerable improvement over the preceding year. Net profits were up over \$300,000 at \$2,413,996, total assets showed an increase of 1 1/2 millions to \$15,318,554 and working capital was increased well over a million dollars to \$4,253,444.

Net profits of \$2,413,996 compared with \$2,109,552 in the preceding year and \$1,359,026 two years previously.

After deducting dividends of \$1,189,229 as against \$1,024,000 in 1926, and after deducting, also, stock bonus of \$807,900 distributed January 15, 1927, there remained a surplus of \$416,867 for the year, bringing total surplus up to \$3,134,208. The latter amount is subdivided in the balance sheet into profit and loss balance of \$1,837,745 accumulated in the past three years, and an amount of \$1,296,462 representing accumulated surpluses of companies prior to the formation of the company under its present capitalization with no par value stock in place of \$25 par value stock.

The striking success shown by the company during the period under review is attributed to the popularity of the many products produced by the company and its subsidiaries. One of these products is Maple Leaf Antifreeze Alcohol. The company also produces various brands of industrial alcohols. This branch of the company's business is receiving particular attention with a view to extending it to larger proportions.

**Henry Ford Retires as President of Canadian Company**

HENRY FORD has retired as President of the Ford Motor Company of Canada, and is succeeded by his son, Edsel B. Ford. The father will continue active in the direction of Ford of Canada, although he retires from the Presidency, it was stated.

There were no other changes in the officials of the company made at the meeting of the Board. W. R. Campbell remains as First Vice-President and Treasurer, George E. Dickert as Second Vice-President and P. W. Grandjean as Secretary and Assistant

Treasurer. These officers, with Edsel B. Ford, comprise the Board of Directors, with the exception of Grandjean, who is not a member of the directorate. P. E. Martin is also member of the board.

The retirement of Henry Ford was stated by other officials to be in keeping with his policy of retiring from the highest office in the various companies in which he has been associated.

"Mr. Ford just remembered that he had continued as President of the Ford Motor Company of Canada and consequently resigned, as he has in all other companies which he has served as executive head. He will be just as active in the company in the future, however, as he has been in the past," said an official of the company.

**Work Progresses Rapidly on Paugan Hydro Development**

CONSTRUCTION work is progressing so rapidly on the Paugan, Quebec, hydro-electric development of the Gatineau Power Company that it is expected that the first generator will be in operation and delivering electric energy by the early summer of next year. The plant is on the Gatineau River, thirty-three miles north of the City of Ottawa, and will be one of the largest hydro-electric plants on the North American continent. It is designed for 272,000 horsepower in eight generators of 34,000 horse-power each, of which six will be installed initially.

The concrete dam across the river has been completed, the steel framework of the powerhouse is up, and the penstocks are now being installed. The work to date has involved excavating 350,000 cubic yards of earth and rock, the placing of 200,000 cubic yards of concrete in the dams and powerhouse, and the laying of 650,000 bricks.

The plant is one of three which Gatineau Power Company, a subsidiary of International Power Company, has on the Gatineau River, the other two now in operation being at Chelsea and Farmers, seven miles north of Ottawa.

**Dominion and Provincial Government Bonds**

**Municipal Bonds**

**Public Utility and Industrial Financing**

**Foreign Issues Quoted**

**DOMINION SECURITIES CORPORATION LIMITED**

Established 1901 LONDON, ENGLAND, OFFICE  
189 St. James Street E. R. WOOD, President  
Head Office: 26 King Street East  
TORONTO 2

**National Trust Company Limited**

**Notice of Dividend and Bonus**

Notice is hereby given that a dividend for the three months ending December 31st, 1927, at the rate of

**Twelve Per Cent. Per Annum**

together with a bonus of

**One Per Cent.**

has been declared on the Paid-up Capital stock of the Company, and that same will be payable on and after January 3rd, 1928, to Shareholders of record at close of business on December 20th, 1927.

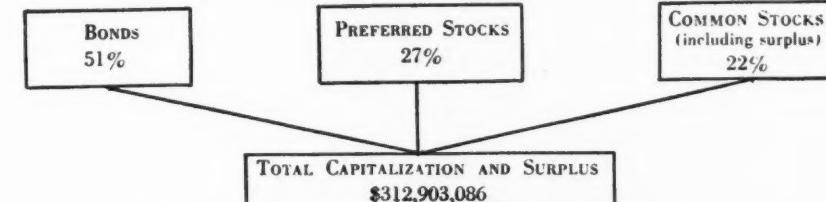
By Order of the Board.

W. E. RUNDLE,  
General Manager.

Toronto, December 7th, 1927.

**Associated System**

Founded in 1852



TERRITORY SERVED:  
OVER 1,000 COMMUNITIES IN

NEW YORK	PENNSYLVANIA	ELECTRIC LIGHTING . . . . .	32.14%
KENTUCKY	TENNESSEE	ELECTRIC POWER . . . . .	23.84%
MAINE	NEW HAMPSHIRE	OTHER . . . . .	9.02%
VERMONT	MASSACHUSETTS	TOTAL . . . . .	65.00%
CONNECTICUT	NEW JERSEY	GAS . . . . .	18.43%
MARYLAND	WEST VIRGINIA	STREET RAILWAY . . . . .	4.55%
OHIO	INDIANA	WATER . . . . .	2.75%
ILLINOIS	SOUTH DAKOTA	OTHER REVENUE . . . . .	9.27%
PHILIPPINE ISLANDS	NOVA SCOTIA		
NEW BRUNSWICK	PRINCE EDWARD ISLAND		
<b>TOTAL CUSTOMERS:</b> <b>591,856</b>			
<b>ELECTRIC</b>			
367,059			62.0%
<b>GAS</b>			
184,116			31.1%
<b>WATER</b>			
39,952			6.8%
<b>HEATING</b>			.1%

**Diversity Within Diversity**

Over 2,700,000 population served; many medium sized communities—9 with 25,000 population and over; 16 with 10,000 to 25,000 population; 975 with less than 10,000 population each.

Service to 1,800 business enterprises employing 25 or more persons; 65% employing 25 to 100 persons; 33% employing 100 to 1,000 persons and only 2% employing over 1,000 persons each.

A large proportion of residential customers. All types of industries served—farming, manufacturing and mining. No one industry or business predominates.

**Associated Gas and Electric Company**

Incorporated in 1906

Write for our Annual Report

61 Broadway

New York

**Latest Information on International Petroleum**

contained in our new circular will gladly be forwarded upon request

**S. R. Mackellar & Co.**

Members Toronto Stock Exchange

21 Melinda St.

Toronto, Ont.

December 17, 1927

## SATURDAY NIGHT — "The Paper Worth While"

23

**Brazilian Traction Will Split Common and Give Valuable Subscription Rights**

Shareholders' Meeting Called for January 15 — New No Par Value Shares Offered for \$100 at Rate of One for Every Five Held, to be Followed by Four for One Subdivision — Adjustment Made in Conversion Rights—Plan is Generally Approved and Indications of Value Noted for Long Hold.

**BRAZILIAN TRACTION, LIGHT & POWER COMPANY, LTD.**, directors, at the long-heralded meeting, decided to call a special general meeting of shareholders for Jan. 5 next to approve the following proposals:

That the authorized capital stock be increased from \$120,000,000 to \$200,000,000.

That new shares be offered the ordinary shareholders for subscriptions at \$100 each, on the basis of one new share for each five shares now held.

That, on the completion of the new subscription, the common stock be split up on the basis of four shares of no par value for each share of \$100 par value; and

That the voting rights and conversion rights at present enjoyed by the preferred stock be adjusted to the new plan.

The \$120,000,000 authorized capital stock of the company is divided into \$110,000,000 common stock and \$10,000,000 cumulative preferred stock. At the end of the last fiscal year the outstanding common stock was \$106,588,300, while all the preferred stock was issued. A large number of preferred shareholders have since converted, and it is practically certain that all the preferred stock will now convert into common stock in order to take advantage of the new plan. Those who desire to hold the old shares could do so, and they will be given four votes in future for each share held, in order to preserve the relative importance of the stock. But, though there would be a trifling loss in present revenue for those who exchange, the valuable rights would make such a drop in return look very small in comparison, and there is the chance of increasing returns for the future.

If the preferred stock is all converted into common stock, instead of \$106,588,300, shown as the outstanding common stock on Dec. 31 last, it would become \$114,921,632, and when the right to subscribe for one new share for each five shares held are taken up, this would bring the present common stock up by \$22,984,327, which would make the total \$137,905,960.

Split these four to one, and there would be issued 5,516,238 no-par-value common shares out of a total of 7,600,000 ordinary shares of no par value authorized. No dividend action was taken at the meeting of the shareholders, but it is to be supposed that the present 6 per cent. basis will be continued for the time being at least. This would mean \$1.50 a share on the new no-par-value shares; which would require \$8,274,357 to pay dividends for the year. The actual net earnings last year available for dividends were \$11,745,397, which would work out at earnings of about \$2.13 on the new stock, when all the preferred has converted and all the rights have been exercised. The extension of the business may reasonably be expected to create additional earnings of consequence. It must also be remembered that this company has spent much more than \$30,000,000 in extensions and capital improvement out of earnings.

So far in 1927 gross revenues have not shown any advance over 1926, but there is good reason to suppose that all the additional capital expenditures made will begin to be reflected in earnings soon. The extra \$22,984,327 which will be received for the new stock will be used partially to pay for several light and power businesses which have recently been purchased in order to extend the company's market. Some part of the indebtedness will be cleared away and the general policy of extending the business will be followed. The company has had remarkable growth in all departments since the incorporation in 1912, when the Rio de Janeiro Tramway, Light and Power Company, Limited, the Sao Paulo Tramway, Light and Power Company, Limited, and the Sao Paulo Electric Company, Limited, were brought under one control by an exchange of shares. Rio de

Janeiro has become a city of 1,600,000 people in this time, and the City of Sao Paulo has grown to 800,000 people from little more than half the amount. Therefore in the tramway business, in the supply of light and power, the company has made marvelous progress, and there seems no reason why this should not continue.

Under the regulations of the company for carrying out the conversion of preference shares into ordinary shares conversions can only be made during specified periods in the year as a matter of convenience in adjusting dividends. As a period during which conversions could not normally be made occurs from Dec. 15, 1927, to Jan. 31, 1928, inclusive, the regulations have been varied in order to permit holders of preference shares to exercise their option to convert their holdings into ordinary shares during this period (the necessary dividend adjustment being made), and thus become entitled to the right to subscribe to the new ordinary shares.

Holders of bearer warrants wishing to attend and vote at the meeting must on or before the thirty-first day of December, 1927, deposit their warrants with a recognized bank or trust company, in exchange for which there will be delivered to the depositor a certificate in the prescribed form entitling the holder to attend and vote at the meeting in the same way as if he were a registered member of the company.

General approval and admiration was expressed by experienced brokers and traders on the Street of the plan worked out by the Brazilian directors.

"It is one of the cleverest plans I have seen," said one broker. "It gives each shareholder what amounts to a dividend bonus of \$20 a share, and it makes the public pay it, while contributing still further to the capital of the company, so that it may make further developments and extensions to its business. At \$50 a share for the new stock, and an immediate dividend of \$1.50 a share, that is about 3 per cent. By a judicious advance on the dividend of \$1.50 a share, the value is raised, and it may be said that \$2 a share will be not only possible, but probable, within a period not too long. That would be 4 per cent. To present shareholders, with rights worth \$20 on the present stock, that practically adds \$5 to the dividends on the new stock, or 8 per cent. for 1928 and 1929. That should encourage shareholders to hold for future development and consequent increase in dividends. The enterprise is in a growing country, and therefore success will be quicker than it would be in a country where competition is keener and the industry already established to a considerable degree."

**Prudential Trust Shareholders Seize Control of Meeting**

**M**AJORITY shareholders of the Prudential Trust Company took control of a special general meeting, held in Montreal recently, which E. Hal. Brown, the President, refused to open, and adopted motions stripping directors of many of their powers, called upon the entire present board to resign, and arranged to call a meeting for Jan. 16 next for the purpose of increasing directors from nine to twenty-one preparatory to ousting the present administration and controlling the company themselves.

Mr. Brown and two directors of the company left the gathering at the head office, after the President had refused to open the meeting because of actions still before the courts. Majority shareholders named their own Chairman and Secretary, and demanded books of the company. The Secretary of the company refused to render the books.

Resolutions were adopted at the meeting changing the date of the annual general meeting from the second Wednesday in March to a similar date in February; transferring from the Chairman to shareholders the nominations of scrutineers at general meetings; transferring from the directors to shareholders functions relating to forfeiture of shares; rescinding the motion of Oct. 10 requiring a 10 per cent. call on unpaid capital; calling upon the Board of Directors to resign.

At a later meeting of shareholders representing more than one-fourth in value of subscribed stock, decision was taken to call, independently of the company directors, a special general meeting for Jan. 16, there to increase the directorate from 9 to 21 and to elect the additional twelve directors immediately; this with the idea of controlling the company forthwith.

**Royal Securities Acquires Donnacoma Paper Company**

**O**WNERS of two-thirds of all stock of the Donnacoma Paper Company, Limited, have sent notice to the other stockholders that they have agreed to sell their holdings to Royal Securities Corporation, Limited, of Montreal, for \$100 per share for common and \$110 per share plus dividend, for preferred, payable Jan. 10, on condi-

tion that the buyers shall also buy the remaining stock or be willing to sell at the same price and on the same terms.

The buyer has deposited \$250,000 as guarantee to carry out his agreement Jan. 10. Certificates of shares are to be deposited with the First Bank and Trust Company at Utica, or the Bank of Montreal at Montreal, on or before Jan. 7.

The Donnacoma Paper Company is one of the largest independent producers of newsprint in Canada. The company's mills are situated at Donnacoma, on the Jacques Cartier River, about thirty miles west of Quebec. The company has a productive capacity of 230 tons of newsprint paper per day, and has extensive water power holdings on the Jacques Cartier River, and controls approximately 6,000,000 cords of pulpwood mostly located on the Jacques Cartier and Sauls At Mouton watersheds.

Following as it does the acquisition by Canadian interests of other American owned properties in Canada, the return to Canadian ownership of the Donnacoma Paper Company has been received with satisfaction in Canadian financial circles.

Approximately \$14,000,000 is understood to be involved in the transaction.

**Niagara Parks Commission Debentures Sold at Low Cost**

**T**HE Dominion Securities Corporation Limited, and Dillon, Read & Company have purchased a \$2,000,000 4 per cent. twenty-instalment debenture issue of Niagara Parks Commission guaranteed as to principal and interest by endorsement by the Province of Ontario at 96.317, or a cost basis to the Province of approximately 4.428 per cent.

This issue is of interest in view of the fact that it is the first time since the war that any long-term Ontario or Ontario guaranteed issue has carried a 4 per cent. coupon.

ture issue of Niagara Parks Commission guaranteed as to principal and interest by endorsement by the Province of Ontario at 96.317, or a cost basis to the Province of approximately 4.428 per cent.

This issue is of interest in view of the fact that it is the first time since the war that any long-term Ontario or Ontario guaranteed issue has carried a 4 per cent. coupon.

**Huge Sums in Canada Available for Investment**

**T**HERE exists this fall in Canada a probably unprecedented amount of investment funds, say Wood, Gundy & Company in a letter to clients. The usual half-yearly interest payments have been made by the Dominion Government, the \$29,068,400 and \$63,437,250 Victory Bonds due on Nov. 1 and Dec. 1 respectively are being retired without a new Dominion loan, while other substantial amounts have also been distributed through various channels.

In addition, crops throughout Canada are reported to be satisfactory, and should make further large sums available.

As a result, there prevails an unusually keen demand for investment securities of the higher type, and, in view of this year's large cash distributions, it is reasonable to expect that this demand will continue.

"Two interesting babies were born last week," says a Sunday paper. We had no idea the birth-rate had fallen as low as that.—*Punch*.

**WATT & WATT**  
MEMBERS:  
TORONTO STOCK EXCHANGE  
MONTREAL CURB MARKET  
NEW YORK CURB (ASSOCIATE)  
Private wire connections to all important financial centres.  
6 JORDAN STREET - ADEL. 3222 - TORONTO

**ATTENTION**  
**Filling Station Site - Oil Companies or Investors**

Finest site on Kingston Road for sale, at the intersection of St. Clair Ave. and Kingston Road.

126 feet frontage by 141 feet deep.  
North side of Highway, adjoining New Scarboro High School. Millions of cars pass this point yearly. No high-class filling station near. Suitable for immediate profit as station.

This site is at the most strategic point on Kingston Road as opening of St. Clair Ave. has been proposed to relieve the traffic on Bloor and Danforth Ave.

Less than one mile north of this wonderful site, the Canadian National Railway have started excavation for the largest freight railway terminals in Canada. A project which will establish a large pay roll.

Whether you build a Filling Station now or hold site for future sale, it is an excellent investment as the ground alone should be worth twice what it is today, within two or three years. Water, electricity and telephone immediately available.

Call, write or phone for an appointment to see property. Cash or terms to suit.

**SERVICE REALTY CO., LTD.**  
107 Excelsior Life Bldg. - Elgin 2931. - TORONTO

**What's Wrong With Shorthand?**

**Secretaries Say:**

"Those awful waits while he chats over the phone."  
"Hours wasted while he's in conference."  
"No one else can read my notes."  
"These endless notes make me dizzy."  
"I'm sure he said that, but . . ."  
"Cold notes are maddening."  
"No time for real secretarial work."  
"That's enough! I'll show him this trial offer right away."



**What's Wrong With Shorthand?**

**Executives Say:**

"I'm forced to cut dictation short."  
"If she could only take it as fast as I think."  
"She can't help me with other things."  
"If I could only dictate while it's fresh in my mind."  
"Pshaw! she's gone. I'll have to wait till tomorrow."  
"I had all this clear in my mind last night."

*That's enough! I'll send in the coupon below in general principles.*

# "How an hour is better than a day!"

**"60 minutes alone with my Dictaphone yields more effective work than a day of 'interlude' dictation"**



**CARRIE F. FITCHETT**  
Secretary to Mr. Lovell, says The Dictaphone has given her time for work more interesting and more profitable than was possible with shorthand.

**Read these words of J. S. Lovell again. Picture what they may mean to you. Then resolve to try The Dictaphone yourself!**

"Give me and my Dictaphone an hour or two of quiet after the office closes and we'll turn out work which a whole day—crowded with interruptions—can't duplicate. I know, for I try it occasionally when other duties during regular hours leave my desk piled with unanswered mail at closing time.

"That's when I call The Dictaphone invaluable. All hurried arrangements to keep my stenographer overtime are avoided, yet I can wade through that pile of correspondence in short order."

J. S. Lovell, Secretary of the London Life Insurance Co., London, Ontario, is the speaker and what he says is the result of keen personal observation. In general his dictation is sandwiched in between conferences, telephone calls and interviews—a condition which formerly necessitated endless interruptions for his secretary and delays for Mr. Lovell.

"Now," he continues, "I can dictate at odd moments when all the particulars are at my tongue's end and without making serious and disconcerting intrusions on my secretary's time, much of which she needs to spend in other important duties. It's a decided satisfaction.

also, to be able to unload your mind into The Dictaphone without that harrowing delay involved in ringing and waiting for stenographic help.

"These are some of the reasons why The Dictaphone is an invaluable aid in my work. Without it I should be seriously and unnecessarily handicapped."

Carrie F. Fitchett, Mr. Lovell's efficient Secretary, has nothing but praise for The Dictaphone. It has relieved her not only from the annoying interruptions occasioned by between-time note-taking, but from spending any time in that unproductive process.

"The Dictaphone," she says, "takes dictation so perfectly that all but highly confidential correspondence can be typed in the general office. There The Dictaphone has speeded up production nearly 75%, not because the girls are hurried, but because they can type instead of wasting two or three hours a day with pencil and notebook.

"These girls, too, are Dictaphone enthusiasts, for their work is easily finished by quitting time without that nerve-racking last-hour rush which is the bane of the shorthand system."

**Mail With Your Letterhead**  
TO  
Dictaphone Sales Corp. Ltd.  
35 Melinda Street, Toronto  
T. R. CRAYSTON, General Manager

I want to read what leading executives or secretaries say about increasing their ability with The Dictaphone. Mail me FREE copy of your booklet, "What's Wrong With Shorthand?" and "Shorthand Plus".  
 I am a Secretary  Executive  
 Please notify your nearest office to let me try a New Model 10 without obligation.

## DICTATE TO

# THE DICTAPHONE

"REG. CANADA"

and double your ability to get things done

**THE TRINIDAD ELECTRIC COMPANY, LIMITED**

Notice is hereby given that a dividend of 13 1/2% for the quarter ending Dec. 31, 1927, on the Capital Stock of the Company will be paid.

Dividends will be paid to shareholders of record as of Dec. 10, 1927.

The transfer books of the Company will be closed from the 1st to the 10th of January, 1928.

By order of the Board.

F. B. OXLEY, Secretary

**Associated Gas and Electric Company**



61 Broadway, New York

**Dividend No. 11 on Class A Stock**

The Board of Directors has declared the regular quarterly dividend on the Class A Stock of \$60 per share payable February 1, 1928, to holders of record December 31, 1927.

In addition to the regular dividend on the Class A Stock an extra dividend of 25 cents per share was declared from the surplus of the Company payable only in cash on said date.

Holders of Class A Stock may apply the regular dividend to the purchase of additional shares of Class A Stock at the price of \$20 per share. The present market price is over \$47 per share, making the stock dividend rate 10% per annum, yielding at said present market price over \$4.70 per share per annum.

The dividends will be so applied and Class A Stock (or scrip certificates for fractional shares) purchased therewith will be delivered to all stockholders entitled thereto who do not, on or before January 16, 1928, request payment in cash.

M. C. O'KEEFFE, Secretary.



**Dominion Textile Co.  
Limited**

**Notice of Preferred Stock Dividend**

A DIVIDEND of One and Three-  
quarters per cent (1 3/4%) on the  
Preferred Stock of DOMINION  
TEXTILE COMPANY Limited has  
been declared for the quarter ending  
December 31st, 1927, payable January  
16th, to shareholders of record December  
31st.

By order of the Board,  
JAS. H. WEBB,  
Secretary-Treasurer.  
Montreal, December 2nd, 1927.



**Dominion Textile Co.  
Limited**

**Notice of Common Stock Dividend**

A DIVIDEND of One and Twenty-Five Cents (\$1.25) per share on the Common Stock of DOMINION TEXTILE COMPANY Limited has been declared for the quarter ending December 31st, 1927, payable January 3rd to shareholders of record December 15th.

By order of the Board,  
JAS. H. WEBB,  
Secretary-Treasurer.  
Montreal, December 2nd, 1927.

**THE BELL TELEPHONE  
COMPANY OF CANADA**

**NOTICE OF DIVIDEND**

A dividend of two per cent (2%) has been declared payable on the 14th January, 1928, to shareholders of record at the close of business on the 23rd December, 1927.

W. H. BLACK,  
Secretary-Treasurer,  
Montreal, 23rd Nov., 1927.

**DIVIDEND NUMBER 170  
HOLLINGER CONSOLIDATED  
GOLD MINES, LIMITED**

(No Personal Liability)

A dividend of 2% on the outstanding Capital Stock of the Company has been declared payable on the 31st day of December, 1927, on which date the same will be mailed to shareholders of record at the close of business on the 14th day of December, 1927.

Dated the 7th day of December, 1927.  
F. McIVOR,  
Assistant-Treasurer.

**THE MINING CORPORATION  
OF CANADA, LIMITED**

**DIVIDEND NO. 25**

The Directors of this Company have declared an Interim Dividend of 12½ cents per share payable on January 25th, 1928, to shareholders of record at the close of business on December 27th, 1927. The transfer books of the Company will be closed from the close of business on January 10th until the close of business on January 24th, 1928, to shareholders of record at the close of business on December 27th, 1927.

G. C. AMES,  
Secretary.

**OTTAWA LIGHT, HEAT &  
POWER CO., LIMITED**

**DIVIDENDS.**

Notice is hereby given that the usual dividends have been declared for quarter ending December 31st, 1927, payable to shareholders of record December 15th, as follows:

PREFERRED STOCK—15%, (being at the rate of 6½% per annum), payable January 1st, 1928.

COMMON STOCK—15%, (being at the rate of 6½% per annum), payable December 31st, 1927.

The transfer books will not be closed.

By Order  
F. W. FEE, Secy-Treas.  
OTTAWA, December 8th, 1927.

**THE  
BRADING BREWERIES  
LIMITED**

Notice is hereby given that the Annual General Meeting of the shareholders of The Brading Breweries, Limited, will be held at the Board of Trade Rooms, 237 Queen Street, Ottawa, on Wednesday, December 21st, 1927, at 3 p.m.

BY ORDER OF THE  
BOARD,  
JOHN RANKIN, Secretary

December 10th, 1927.

**Producing Wealth from  
Water Power**

Hydro-Electric Enterprises in Canada Represent Greater Investment Than Any Single Manufacturing Industry — Total Installation of 4,883,000 Horsepower by End of 1927 Representing Investment of \$900,000,000 — Estimated Possible Installation Throughout Dominion Over 43,000,000 Horsepower—Quebec in Lead at Present Time.

**Trade Balance Hard Hit by  
Increasing Imports**

BY THE end of the present year the total installation of water-power plants in Canada will be 4,883,000 horsepower, and, if the present rate of increase continues, it will easily have passed the 5,000,000 mark by the end of 1928, according to statistics compiled by J. T. Johnston, Director of the Water Power Branch of the Department of the Interior.

Indicating the rapid growth of hydro-electric development in the Dominion, it is pointed out that in 1900 the total installation amounted to only 17,000 horsepower. During the subsequent decade that development grew to 975,000 horsepower; at the close of 1914 it was 1,946,000 horsepower, and at the end of 1920 it had increased to 2,508,000 horsepower.

As further evidence of Canada's present possible installation, Mr. Johnston says: "It is not correct to subtract the total installation at Nov. 1 (4,883,000 h.p.) from the totals of available power to determine what power remains undeveloped, as investigation has shown that throughout the Dominion the installations at developed sites exceed the estimate of ordinary six-months power at such times by about 30 per cent. On this basis the total recorded resources of Canada would warrant the installation of about 43,000,000 horsepower. In other words, the present turbine installation represents slightly more than 11 per cent. of the total resources."

The total capital invested in the water-power industry in Canada at this date is estimated to be \$900,000,000, or more than that for any other single manufacturing industry. The corresponding figure in 1910 was \$121,000,000, so that the increase in 17 years is more than 600 per cent. This total includes the cost of the primary and auxiliary power plants, transmission and distribution systems, with land, machinery and equipment. Applied to the existing installation, it amounts to an average of \$183 per horsepower, and in view of the steady earning power shown by the industry, even in times of industrial difficulties and depression, it would appear that this capitalization is reasonable and one which the industry is well able to carry.

Two of Canada's expanding industries—pulp and paper and mining—are becoming tremendous users of hydroelectric energy. The pulp and paper mills, it is now estimated, have a total hydraulic installation in connection with the mills themselves of 526,731 h.p., while the additional hydroelectric energy purchased by this industry from central electric stations is estimated at more than 831,000 h.p., making a total utilization of 1,358,052 h.p.

The importance of water power in the mining industry is indicated by Mr. Johnston, who says: "In every branch of the mining industry, from the preliminary drilling to the final refinement of the product, large amounts of power are essential, and when it is stated that in the comparatively simple mining operation involved in the recovery of coal as much as 10 per cent. of the product may be used in the development of the necessary power, the importance of low-priced power at once becomes apparent. Many mines, on account of their geographical condition, would find the cost of rail haul on fuel or untreated ore impossible, but with hydraulic power profitable operation has been possible, and much low-grade material has been given commercial value."

There is little doubt that the advance of settlement and prospecting over the great Laurentian Plateau, which occupies 60 per cent. or more of Canada's mainland, and stretches across the country, will uncover mineral deposits of great value, while the mountains of British Columbia and the Yukon also offer a wide field for further mining development. A fortunate feature in connection with all this unprospected area is the availability of water power. So far as information is available, there is no prospective mineral area, with the exception of some of the coal fields of the middle plains, where hydraulic energy cannot be made available."

Of the total installation of 4,883,266 horsepower in Canada at Nov. 1 of this year, Ontario's share is 1,827,088 horsepower, and Quebec's is 2,165,443. The other Provinces share as follows: British Columbia, 473,062; Manitoba, 255,125; Nova Scotia, 65-

702; New Brunswick, 47,231; Alberta, 34,107; Yukon and N. W. T., 13,999; Prince Edward Island, 2,274; Saskatchewan, 35.

Quebec's total of 2,165,443 h.p. is divided into 1,796,692 h.p. developed in central electric stations, 242,044 in pulp and paper mills, and the remaining 12,707 h.p. in other industries. Of Ontario's total, 1,827,088 h.p., central electric stations develop 1,544,766 h.p., the pulp and paper mills 174,548, and other industries 107,774 horsepower.

**Vaudeville Merger of \$100,-  
000,000 is Announced**

CONSOLIDATION of the Orpheum Circuit, Inc., B. F. Keith Corporation, Greater New York Vaudeville Theatres Corporation and the B. F. Keith-Albee Vaudeville Exchange, involving assets of approximately \$100,000,000, through the formation of a new organization, to be known as the Keith-Albee-Orpheum Corporation, has been announced by Maurice Goodman, general counsel for the Keith-Albee interests.

Capitalization of the new corporation will consist of \$10,000,000 of 7 per cent. preferred stock and 2,000,000 shares of common stock, of which 1,119,170 shares will be presently outstanding. Lehman Brothers, bankers, who are financing the new enterprise, will shortly make a public offering of the preferred stock.

E. F. Albee, known as the "father of modern vaudeville," will be President of the new organization.

CPTC  
**MANAGING ESTATES —**

*is a business in itself—requiring experience, facilities, responsibility and permanent life*

A FEW years ago it was customary to name the wife, the business partner or the faithful friend. The wife in her influence was in danger of following poor advice—the business partner might be prejudiced—the faithful friend might lack judgment—any one of them might die before the work was done and none of them had facilities for doing the work easily and well.

Managing estates is truly a business in itself—and—The Canada Permanent Trust Company was incorporated to make effective management its business. It is permanent and continuous. It is equipped to handle every detail of executorship and trusteeship. With its Government charter and its large resources, it is responsible to the last penny.

You can be assured your affairs will be handled wisely and well by—

**CANADA PERMANENT TRUST CO**  
Paid-up Capital One Million Dollars

Ontario Branch • Manager: A. E. Hessian  
HEAD OFFICE: Toronto, Halifax, St. John (N.B.), Woodstock (Ont.),  
Branch Offices: Toronto, Halifax, St. John (N.B.), Woodstock (Ont.),  
Brantford (Ont.), Winnipeg, Regina, Edmonton, Vancouver and Victoria 29

**Brazilian Traction, Light and Power Company, Limited**

(Incorporated under the laws of the Dominion of Canada)

To the Shareholders of  
BRAZILIAN TRACTION, LIGHT AND POWER COMPANY, LIMITED.

Referring to the notice convening a Special General Meeting of the Shareholders of the Company, the Board of Directors wish to take this opportunity of bringing to the attention of the Shareholders the reasons which make it desirable to increase the ordinary share capital of the Company, and to divide each ordinary share of \$100 par value into four shares of no par value.

Since the incorporation of the Company in 1912 (when The Rio de Janeiro Tramway, Light and Power Company, Limited, The São Paulo Tramway, Light and Power Company, Limited, and São Paulo Electric Company, Limited, were brought under one control by an exchange of shares) there has been a remarkable growth in all departments of the enterprise. To illustrate this the following comparative figures are given in respect of the years 1912 and 1926, respectively:

	Year 1912	Year 1926
Number of passengers carried on Tramways	231,385,668	547,150,618
Number of passengers carried on Buses	4,028,109	
Kilowatt hours sold	191,740,863	526,317,699
Cubic metres of gas sold	40,728,206	81,571,030
Number of telephones in service	10,161	83,677

In the same period the population of the City of Rio de Janeiro has grown from approximately 950,000 to approximately 1,600,000 people, and the City of São Paulo from approximately 425,000 to approximately 800,000 people.

The growth of business has necessitated very large expenditures on extensions and betterments to the several services carried on by the subsidiary companies, and for the generation of power the following new plants have been constructed in addition to extending the capacities of the older plants:

Parahyba, in the Rio district	60,000 H.P. installed capacity
Rasgao, in the São Paulo district	24,000 H.P. installed capacity
Serra, in the São Paulo district	80,000 H.P. installed capacity

In any public utility enterprise, as is well known, unless capital expenditures are made to keep pace with the actual and anticipated growth of the business, the natural increases of earnings cannot be realized.

In view of the large amount of surplus power which the Companies have available, and with the object of extending their field of activities, several light and power businesses have recently been acquired in territory contiguous to the area now served. Large expenditures are being made for extensions to the light, power and gas systems, and for additions to rolling stock and equipment of the transportation services. In the City of São Paulo and other places where new concessions have been granted for telephone service, further immediate capital expenditures are also necessary. For all the services carried on by the Companies very considerable additional capital outlay will be required in the near future. In addition provision must be made for the payment of \$6,000,000 First Mortgage Debentures of The São Paulo Tramway, Light and Power Company, Limited, due 1st June, 1929, and for certain small issues of debentures of underlying companies maturing in 1928. It is also very necessary that a strong liquid position should be maintained so that there will be available ample working capital, which is essential to an enterprise of such magnitude.

In order to provide for capital requirements as above indicated, and for necessary future expansion, the Board consider it advisable to increase the authorized share capital to \$200,000,000 by the addition of 800,000 ordinary shares of \$100 each. When this increase has been sanctioned by the shareholders and necessary legal formalities have been complied with, it is the intention of the Board to give the holders of ordinary shares, including holders of bearer share warrants, the opportunity of subscribing for new shares on the basis of one share of new stock for each five shares held, at a price of \$100 per share, payable in convenient installments. Based on the existing outstanding ordinary shares, this will mean approximately 220,000 new shares, or say \$22,000,000 of new money. The unused balance of the increased authorized share capital will be available for capital requirements in the future.

The holders of preference stock have, under the provisions relating thereto, the option of converting their shares into ordinary shares on the basis of six preference shares for five ordinary shares. A large number of preference shareholders have already taken advantage of this option and no doubt conversions will continue to be made, with the result that the number of outstanding ordinary shares will be increased, and to this extent the total amount of new shares to be issued will correspondingly be increased.

Under the regulations of the Company for carrying out the conversion of preference shares into ordinary shares, conversion can only be made during specified periods in the year as a matter of convenience in adjusting dividends. As a period during which conversions could not normally be made occurs from 15th December, 1927, to 31st January, 1928, inclusive, the regulations have been varied in order to permit holders of preference shares to exercise their option to convert their holdings into ordinary shares during this period (the necessary dividend adjustment being made) and thus become entitled to the right to subscribe to the new ordinary shares.

In regard to subdividing the Company's ordinary shares, the Board are of the opinion that, following the example of many similar enterprises, it is desirable to adopt a smaller unit for the ordinary shares, and accordingly it is proposed to divide each of the ordinary shares including the increase above mentioned, into four ordinary shares without par value. The Board feel that these changes in capital structure will be advantageous to the Company and its shareholders by extending the scope and opportunity for investment in the Company's shares, with a consequent wider distribution.

If this plan receives the sanction of the shareholders and upon the necessary legal formalities being complied with, it is the intention of the Board to carry out the plan as soon as possible after the subscription for the new shares, the subscribers will receive definite stock certificates for shares without par value, on the basis above mentioned, viz: four shares without par value for each \$100 share subscribed for.

**ST. LAWRENCE  
UNDERWRITERS' AGENCY**  
**FIRE and AUTOMOBILE  
INSURANCE**  
**HEAD OFFICE - TORONTO**

Established 1888 Telephone Elgin 5308-8  
**J. P. LANGLEY & CO.**  
C. P. ROBERTS, C.A.  
Chartered Accountants  
Trustees in Bankruptcy Proceedings  
Offices: McKinnon Bldg. TORONTO.

**Western Homes Ltd.**

**Mortgage Investments**  
Capital Subscribed \$2,800,000.00  
Capital Paid Up \$1,000,000.00

The Company's invested capital of over \$1,150,000.00 is secured by carefully selected mortgages on moderately priced city homes and well improved farms conservatively appraised at over \$2,300,000.00.

**ROYAL  
TYPEWRITERS**  
(COMPARE THE WORK)  
92 ADELAIDE ST. W.,  
TORONTO.  
ADEL 8291-2

**INVESTMENT SECURITIES**

**T. M. Bell Company  
LIMITED**  
St. John, N.B.  
Fredericton, N.B.

**Transfer Agents  
Bond Mortgage Trustees**



**CHARTERED TRUST  
& Executor Company**  
46 King St. W. Toronto

**Free Manual**  
Copies over 1,000 listed New York Stocks, giving high and low prices from 1906 to date, dividends, etc. Also give high and low prices New York Cotton, Chicago, Granite. Send for your FREE copy today. Dept. A-27.

**H. C. SCHAUBLE & CO.**  
79 Wall Street New York

**THE INTERNATIONAL NICKEL CO.  
Incorporated**  
A quarterly distribution of \$50 on the Common Stock has been declared this day, payable December 31st, 1927, to Common Stockholders of record at the close of business December 15th, 1927. December 5th, 1927, New York. JAMES L. ASHLEY, Secretary & Treasurer.

**PROVINCIAL PAPER  
LIMITED**

Notice is hereby given that Regular Quarterly Dividend of 13 1/2% on Preferred Stock has been declared by PROVINCIAL PAPER LIMITED, payable January 2nd, 1928, to stockholders of record at the close of business December 15th, 1927. (Signed) W. S. BARBER, Secretary.

**DIVIDEND NOTICE**

**THE BRITISH AMERICAN  
OIL COMPANY, LIMITED**

NOTICE is hereby given that a dividend of Twenty Cents (20c) per share, plus a bonus of Twenty Cents (20c) per share, making a total of Forty Cents (40c), has been declared on the Common Stock of the Company for the fourth quarter of 1927 on the paid-up capital of the Company. The above dividend is payable January 1st, 1928, to stockholders of record at the close of business on the 14th day of December, 1927. Transfer Books will be closed from the 15th to the 31st of December, both dates inclusive.

Share Warrant Holders will present coupons Serial No. 4 at the Royal Bank of Canada, 68 William Street, New York City, or to The Royal Bank of Canada, Toronto, Ontario, on or after January 3rd, 1928.

By Order of the Board.  
P. W. BINNS, Secretary

Dated at Toronto, December 9th, 1927.

**G. A. STIMSON & CO.  
LIMITED.**

The Oldest  
Bond House in Canada  
300 Bay Street — Toronto

**THE  
ROYAL TRUST CO.  
EXECUTORS  
AND  
TRUSTEES**

**Fisheries' Production Figures  
Show Increase of \$8,000,000**

THE total value of production of the fisheries of Canada for the year 1926 was \$56,360,633 compared with \$47,942,131 for 1925 and \$44,534,235 for 1924, says the annual report of the Department of Marine and Fisheries.

The Province of Nova Scotia shows an increase in value over 1925 of over \$2,250,000. The fisheries of this province expanded remarkably during the year, due to increased demands, both in Canada and abroad, especially in the fresh fish industry. During the summer months there was an increase in the catch of over 50,000,000 lbs. Fifteen new vessels were built for the industry during the year.

There were increases in the catches of haddock, pollock, herring, sardine, alewives, smelts and Tom cod in the Province of New Brunswick.

The Province of Prince Edward Island recorded a decrease in the value of the fisheries. This was due to lower catches of cod, smelts and mackerel, these three being the chief fisheries of the province.

In the Province of Quebec the quantity and value of production were about the same as in the previous year, smaller catches of cod and mackerel were offset by slightly higher catches of herring, salmon and lobsters.

The Province of Ontario shows a drop in total value with decreases in the production of whitefish, pickerel and pike.

There was a splendid increase in production in the Province of Manitoba, practically all kinds of fish being taken in larger quantities. Saskatchewan reports a slight decrease, while in Alberta the production and value were higher.

In British Columbia, there was an increase in the production of salmon which mainly accounts for an increase of nearly five million dollars in the value of the fisheries of that province.

**Tourist Oil Company Preferred  
Stock Offered**

M. A. HOLLADAY & CO. are offering \$50,000 of Tourist Oil Distributing Co. Limited, 7 per cent. cumulative redeemable preferred shares of \$10 par value, purchasers being given the right at time of purchase to subscribe for two shares of common stock at \$1.25 per share for each share of preferred stock purchased. This is a new company which intends to use the proceeds of the issue remaining after organization and selling expenses for the construction on leased railway property of a warehouse building housing several batteries of large storage tanks, to provide for the purchase of storage tanks, delivery and service trucks, pumps, dealers' tanks, and such equipment, to provide for the initial supply of oil and to furnish working capital.

The company has acquired from Milton Arthur Holladay the right, title and interest to certain agreements in priority for 49.95% common no par value shares of the company. The prospectus of the company states that these agreements will give the new company the right as sole distributor in Toronto of "Havoline" motor oil and other petroleum products. This Havoline oil is the product of the Indian Refining Company, Inc., of Lawrenceville, Ill. As there are only 50,000 no par value common shares, the right of the preferred stockholders to subscribe for two shares of common stock at \$1.25 per share for each share of preferred stock purchased would have to be exercised by purchasing this stock from Mr. Holladay.

The directors are as follows: A. H. C. Carson, President, formerly President London Mutual Fire Insurance Company; J. B. Maus, Vice-President, who has been Vice-President of Havoline Oil Co. of Canada, Ltd., Toronto, for the last six years; F. E. Cannon, present President Cannon Canadian Company, Limited; H. R. Heves, President Hubbard Portable Oven Company of Canada, Limited; R. H. Mowat, Secretary-Treasurer.

**British Capitalists Neglecting Big  
Opportunities in Canadian  
Mining Development**  
(Continued from Page 17)

Quebec, came into the picture with capital which was destined to start Sherritt-Gordon upon its way. The Lindsleys, like the Payne interests, are American. Associated with the Lindsleys in the Sherritt-Gordon and many other mining projects elsewhere in Canada, is Jos. Errington, a mining man who is steadily developing into one of the more active and prominent in mining fields of Canada at this time. Among other things, Mr. Errington stands out as the individual who encouraged the activity at Chelmsford where the Bunker Hill & Sullivan interests are even now engaged in developing one of the more promising mining enterprises in Canadian history.

Only recently, Noah Timmins of America, It should further be remembered that were it not for this American capital, the hour for the greatest industrial development in the history of Manitoba would not yet have struck. There is the feverish activity now developing in the construction of an 84-mile railway, erection of two smelters of big capacity (one for copper and one for zinc), development of a power site second only to Niagara, and all the planning and building and spending associated with such work. Alien capital, no doubt, but the mainspring to development of natural resources of Canada, and the road which spells out employment for large number of Canadians, the building of towns and the tender touch of prosperity in a big area where bleak waste would otherwise prevail.

Therefore, although there is an outspoken desire on the part of Canadians to encourage participation of British capital, and to give to British concerns, wherever possible, a first opportunity to invest, yet there is also a determination that development of natural resources cannot be permitted to lag.

Some haphazard reference has come out of the west with regard to mining enterprises of magnitude passing under control of "alien" corporations. Political capital is being made of the situation. To those not familiar with the details from the outset, the "alien" cry may carry some appeal. However, it should be remembered that the governments of this country, provincial as well as federal, are spending large sums in propaganda toward this very end—a general effort to enlist financial investment of foreign capital, whether French, German, Swedish, Italian, etc., or from our neighbor, the United States of

Canada. There is no gainsaying the plenitude of capital in England. There is no denying the desire of British capital to find investment in mines in Canada. Yet, here are the mines—mines of very great magnitude—being established even at this time, but with Canadian and American capital.

**You, Me. and the Plain Old Tin**

A man's affection for his dog doesn't depend upon its show points, however good they may be.

And so with Craven. The loyal and age-long adherence of thousands of smokers to the "plain old tin" is indicative of the tried and proved qualities of its contents.

No other tobacco is just like Craven—famous since the sixties, and still cured by the old-fashioned, natural and painstaking method that makes it so hard to find its equal.

In Ordinary or Broad Cut  
Also in Cartridge Form

made by  
Carreras Ltd.  
Est: 1788.

**Craven**  
Mixture Tobacco  
in the Plain Old Tin

Be sure your WILL is made, naming a strong TRUST COMPANY as your EXECUTOR  
Ask for Booklet, "The Corporate Executor"  
CAPITAL ISSUED AND SUBSCRIBED ..... \$1,172,300.00  
PAID-UP CAPITAL AND RESERVE ..... \$1,253,450.00  
THE IMPERIAL CANADIAN TRUST CO.  
EXECUTOR, ADMINISTRATOR, ASSIGNEE, TRUSTEE, ETC.  
Head Office: Winnipeg, Canada. Branches: Saskatoon and Calgary.

**NEW ISSUE**

**\$750,000**

**E. L. Ruddy Company Limited**

**7% Cumulative Preferred Stock**

**Par Value \$100 per Share**

*Preferred as to dividends and as to assets to the extent of \$105 per share and accrued dividends on liquidation. Dividends payable quarterly on the first days of March, June, September and December. Redeemable at the option of the Company as a whole or in part on any dividend date at \$105 per share and accrued dividends, on not less than sixty days' notice. Transfer Agent: The National Trust Company Limited. Registrar: The Imperial Trusts Company of Canada*

*EACH CERTIFICATE OF PREFERRED STOCK WILL CARRY A NON-DETACHABLE SUBSCRIPTION WARRANT ENTITLING THE HOLDER THEREOF TO SUBSCRIBE ON OR BEFORE DECEMBER 1st, 1928, FOR COMMON STOCK OF THE COMPANY AT \$100.00 A SHARE IN THE RATIO OF ONE SHARE OF COMMON STOCK FOR EACH SHARE OF PREFERRED STOCK REPRESENTED BY SUCH CERTIFICATE.*

**CAPITALIZATION**  
(On completion of this transaction)

	Authorized	To be outstanding
7% Cumulative Preference Stock.....	\$1,000,000	\$750,000
Common Stock (no par value).....	55,000 shares	40,000 shares

This capitalization is subject to a liability of \$80,000 in the form of a mortgage upon the Company's property on Spadina Avenue.

*Mr. E. L. Ruddy, who will occupy the position of President, has summarized his letter to us as follows:*

*THE COMPANY—E. L. Ruddy Company Limited is being incorporated under the Ontario Companies Act to acquire from the Company of the same name all its business, properties, plants and undertakings.*

*The business of the E. L. Ruddy Company and its predecessors has been in successful operation for more than half a century and is to-day the largest outdoor advertising business in Canada. As official representatives of the Poster Advertising Association of Canada, the Company does a large sub-set business with other poster advertising and painted display advertising plant owners, and through its own plants and affiliations can place outdoor advertising concurrently in 243 cities and towns throughout Canada, reaching a total circulation of approximately 4,180,000.*

*The Company is engaged in the manufacture of Commercial and Electric Signs of all kinds and enjoys an expanding business in these lines. The territory served comprises the most densely populated portion of Ontario and a large part of the Maritime Provinces. Through ownership of a majority of the stock of the Rudy-Koester Company Limited, it controls a substantial and growing painted display advertising business in the City of Winnipeg. The display plants owned by the two companies reach a total circulation of approximately 1,350,000 and are located in 45 cities and towns.*

*PLANTS AND PROPERTIES—A completely equipped plant of modern construction is located upon valuable property on Spadina Avenue, Toronto. An additional brick and concrete building of 324,150 cubic feet is now in process of completion and will provide for the Company's growing requirements for some time to come.*

*The Company owns and operates advertising structures of the most modern and approved types. The total area of these structures, divided between Poster Panels, Painted Bulletins and Electric Signs, but not including a large number of Painted Wall Locations, which involve no structure, 1,363,064 square feet. The structures and painted walls are all on locations held under lease by the Company.*

*ASSETS—Fixed assets of the Company, including land, buildings, equipment and advertising structures, have a present value, as certified by the Sterling Appraisal Company as at November 25th, 1927, of \$993,397.95, apart from investments in associated companies carried upon the Company's books at \$76,403.76, and franchise rights, value of leases, etc., carried on the Company's books at \$200,000. Net current assets, after giving effect to this transaction, as at October 31st, 1927, according to the Balance Sheet certified by Messrs. Rutherford, Williamson & Company, after deduction of all current liabilities, were \$152,061.43.*

*EARNINGS—Net earnings, after deducting full operating charges, maintenance, depreciation on buildings, equipment, motor trucks, etc., but not deducting Federal Income Taxes, for the three years ended December 31st, 1926, and for the ten months of the current year to October 31st, were:*

1924 .....	884,757.43	1926 .....	812,413.53
1925 .....	95,607.68	1927 .....	142,983.54 (ten months)

*or average annual earnings at the rate of \$118,589.81 available for Income Taxes and dividend requirements, which amount to \$32,500 upon this issue of Preferred Stock. After providing for Federal Income Taxes at the prevailing rates, earnings for the current year are at the rate of \$2.00 per share upon the Common Stock.*

*PREFERRED STOCK PROVISIONS—The holders of the Preferred Shares shall not be entitled to vote at meetings of shareholders except and if eight (8) quarterly dividends are in arrears; during such time each share shall be entitled to one vote. The Company shall not, without the consent of holders of two-thirds of the Preferred Shares at the time outstanding, create any security ranking equal to or in priority to the authorized issue of \$1,000,000 par value of Preferred Shares, except security to its Bankers in the ordinary course of business.*

*GENERAL—Outdoor Advertising by means of posters, painted bulletins and electric signs is continually growing in favor with advertisers. The business of the Company and its predecessors has, apart from the war years, shown an almost unbroken record of consistent growth. Contracts for 1928, which are nearly as much as the total business for 1927, indicate that earnings for the ensuing year will be substantially in excess of the current year.*

*This financing involves no change in the management or control of the Company.*

*The Board of Directors will include the following: E. L. Ruddy President, W. T. Sutton Vice-President, N. L. Nathanson, J. R. Robertson, V. T. Pegg, W. B. Milner.*

*We offer this Preferred Stock, subject to prior sale, for delivery if, as and when issued and accepted by us and subject to the approval of all legal proceedings by Malone, Malone, Sedgewick & Montgomery on behalf of the Bankers, and McMaster, Montgomery, Fleury & Co. on behalf of the Company.*

**PRICE: 100 and accrued dividend**

*It is proposed to make application in due course to list the Preferred and Common Shares on the Toronto Stock Exchange.*

**HARLEY, MILNER & CO.**

*Members Toronto Stock Exchange*

304 BAY STREET • • • TORONTO  
PEOPLES LOAN BLDG. • • • LONDON  
SECURITY BLDG. • • • WINDSOR

**R. A. DALY & CO.**

*Members Toronto Stock Exchange*

BANK OF TORONTO BLDG.  
TORONTO

**Beware of  
"Replacement Values"  
in Appraisals**

Sometimes (for investment underwriting purposes) a property is appraised at its replacement value. But this value is altogether unsound when considered as a fixed asset in the event of liquidation.

Steering Appraisals disclose true values—and are the investors' safeguard in all appraisal matters.

Inquiries invited.  
**Sterling Appraisal  
Co., Limited**  
9 Wellington East, Toronto  
Phone Elgin 5244

**FOUNDED 1863**

**BONDS**  
for  
**SAFE INVESTMENT**

**GOVERNMENT, Municipal,  
Public Utility and Industrial Bonds.**

Selected with careful regard to safety, dependable income and marketability

Write for List.

**HANSON BROS.**  
Investment Securities  
160 St. James St. 330 Bay St  
Montreal Toronto  
63 Sparks St. Ottawa.

**S. A. MARVIN R. H. SCARLETT**  
**FLEMING & MARVIN**  
Established 1909

MEMBERS:  
STANDARD STOCK & MINING EXCHANGE  
CHICAGO BOARD OF TRADE

**Stock and Grain Brokers**  
Orders Executed in all Markets  
320 Bay Street  
TORONTO CANADA

### Brantford Cordage Co. Blames Competition for Loss

THE Brantford Cordage Company's operating loss of \$147,994, after providing for depreciation, for the year ended Aug. 31, 1927, is attributed by the President, C. L. Messecar, in great part "to the general demoralization of the home market by the dumping into Canada of a comparative large quantity of inferior imported twine principally from Holland, which enters Canada free of duty or other tax, while our export business has also been affected by the closing of some of our best foreign markets by means of prohibitive tariffs and other restrictions, which practically exclude it from such markets." It may be remembered that exactly the same conditions had been reported as operating against the company during the previous year, though then the company had been able, notwithstanding the unfavorable conditions, to get profits of \$315,128, enough to take care of first preferred dividends and add \$149,915 to bring the profit and loss credit balance to a total of \$928,921. During 1927 the company paid its quarterly dividends regularly, the total for the year being \$154,629. The balance at credit to begin the new year has therefore been reduced to \$628,508.

Mr. Messecar continues: "The company has for years successfully competed and has built up its extensive business under free trade conditions in competition with British and United States manufacturers, whose labor costs and operating conditions have been very much the same as they are in Canada, and has not sought, and does not now seek, any tariff protection against reasonably fair competition. However, if the present situation that has developed should be allowed to continue, with the unprofitable conditions resulting therefrom, it will ultimately become impossible to continue the manufacture and storing of large quantities of binder twine in advance of the harvest, which is essential for the safeguarding of an adequate supply of binder twine for the harvesting of the Canadian crop, and to guarantee fair prices to the Canadian farmers.

The first preferred shares outstanding have been reduced by \$99,525 under sinking fund requirements, and first preferred dividends have been paid regularly to date. The next dividend on first preferred shares, payable Jan. 15, 1928, has been declared."

The company has a very strong working-capital position, its current assets being \$1,893,258 and its current liabilities only \$34,524 for accounts payable, including all accrued charges and provision for Dominion Government taxes. This leaves the working capital at \$1,858,734. There is an indirect liability of \$492,212 for customers' paper under discount. Cash stands at \$154,225, inventories at \$578,339, and bills and accounts receivable at \$1,144,684. There is a reserve for depreciation of \$191,825, as compared with \$115,507 the previous year. Trade-marks, patent rights and goodwill are less than half what they were in the same period of the previous year, though bills and accounts receivable are a little more. The cash position is much stronger, though the working capital is \$280,586 less than in the previous year.

The issued shares now stand at \$1,900,475 of 8 per cent. cumulative first preferred at \$25 par value, \$850,000 7 per cent. cumulative second preferred at \$25 par value, and 80,000 shares of no par value common stock shown on the balance sheet at \$400,000.

### Good Faith and Co-Operation Europe's Crying Need

(Continued from Page 19)

Since a large proportion of the credit necessary for the rehabilitation of the devastated regions has been created within the country, France has not needed to make as large external loans as were at first anticipated.

This has been a remarkable achievement. In reality, the value of the capital goods created through the rebuilding of French industry along more modern lines is a fact that has not received full recognition in the outside world.

The outstanding event of the year in Germany's financial situation has been the grave advice given to the German government by Mr. Gilbert, the Agent General of Reparations. The definite statements from him that too much money was being appropriated for educational purposes, that taxation by the central government and expenditure by local governments is likely to be a wasteful process, and that the present trend was toward too great extravagance in Germany, are worthy of serious consideration.

Among the most outstanding events of the year has been the de facto stabilization of the franc. The reserves of the Bank of France are stronger than they have been for several years and a truly balanced budget now seems more possible than at any time since the war.

Internal prices have fallen during the year and it was feared that this price movement would have an unfortunate effect upon foreign trade.

In actual fact, however, exports for the first nine months of 1927 exceeded imports by one billion francs, whereas in 1926 imports exceeded exports by 2.6 billion francs.

While too much importance should not be attached to figures showing balance of merchandise trade, yet the statistics in this case are too striking not to be worthy of special comment. The conclusion of an extremely liberal

trade agreement with Germany indicates that old hostilities are gradually dying out and that French leaders appreciate the necessity of reaching a sound economic basis.

\*

SINCE the beginning of 1926, unemployment in Germany, which had then reached the two million mark, decreased until by October 1, 1927, it amounted to only 355,000. Germany's industry and trade are extremely active; iron and steel production, for instance, during the last quarter exceeded the production of the same quarter of 1925 by 40 per cent. The volume of foreign trade during the last three months exceeded that of 1925 by 28 per cent., but the unfavorable balance of merchandise trade remains heavy and for the quarter mentioned, it amounted to 659 million marks. So long as foreign capital is invested in Germany at a more rapid rate than Germany makes reparation payments, merchandise imports are likely to exceed merchandise exports. The most satisfactory comment which may be made concerning these imports is that they have largely consisted of raw materials for manufacture and are thus a further indication of the activity of industry. A return to normal industrial activity must be particularly welcome in a country which has experienced the industrial and commercial depression and upheaval which Germany has gone through in the last ten years.

The outstanding event of the year in Germany's financial situation has been the grave advice given to the German government by Mr. Gilbert, the Agent General of Reparations. The definite statements from him that too much money was being appropriated for educational purposes, that taxation by the central government and expenditure by local governments is likely to be a wasteful process, and that the present trend was toward too great extravagance in Germany, are worthy of serious consideration.

Proper provision must be made to meet external payments. Failure to meet such payments would be likely to reawaken old hatreds and to create international bitterness. Real hope for the recovery of Europe must rest upon a growing belief in mutual good faith and the active co-operation between the nations in restoring international commercial stability. Germany's admission to an influential position in the activities of the League of Nations constitutes a tangible recognition of the part she is expected to play in rebuilding Europe's internal and external economy.

## Remember

# WILSON'S BACHELOR

CIGAR

for men  
and young men

in attractive  
Christmas cartons of  
10s. 25s and 50s



127

Don't get "tight" this Christmas!  
Learn How to mix your drinks.

Get a copy of

### HOW TO MIX DRINKS HOW TO SERVE

A vest-pocket guide containing over 350 formulas for mixing and serving drinks from Absicotine Pousse Cafe to Zaza Cocktail. By Paule E. Lowe. Cloth 75c.

Toronto THE MUSSON BOOK COMPANY LTD. Publishers.

Established 1899

## Real Estate Bonds

Write for Booklet

**W.N. McEachren & Sons**  
Limited  
901-2 Royal Bank Bldg.

## CANADIAN INDUSTRIAL ALCOHOL COMPANY LIMITED

DR.

### PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 30TH SEPTEMBER, 1927

CR.

TO DIVIDENDS:

Four quarterly Dividends at the rate of \$1.28 per Share per annum.....	\$1,189,228.80
TO STOCK BONUS DISTRIBUTED 15th JANUARY, 1927.....	807,900.00
TO BALANCE AS PER BALANCE SHEET.....	1,837,745.24
	\$3,834,874.04

BY NET PROFIT FOR THE YEAR AFTER DEDUCTING ADMINISTRATION EXPENSES AND MAKING PROVISION FOR DEPRECIATION AND INCOME TAX.....

\$2,413,996.05

BY BALANCE BROUGHT FORWARD FROM LAST ACCOUNT.....

1,420,877.99

\$3,834,874.04

### BALANCE SHEET

#### ASSETS

REAL ESTATE, BUILDINGS, MACHINERY, GOODWILL, ETC., LESS DEPRECIATION.....	\$4,545,499.85
SHARES IN ASSOCIATED COMPANIES AND OTHER INVESTMENTS.....	5,293,263.75
STOCKS ON HAND AT COST.....	3,431,522.24
SUNDY DEBTORS (Less Provision for Doubtful Debts) AND DEBIT BALANCES, INCLUDING ASSOCIATED COMPANIES.....	1,537,865.49
CASH IN BANK AND ON HAND.....	510,403.29
	\$15,318,554.62

30TH SEPTEMBER 1927

#### LIABILITIES

SUNDY CREDITORS AND CREDIT BALANCES, INCLUDING ASSOCIATED COMPANIES.....	\$916,113.22
DIVIDEND PAYABLE 15th OCTOBER, 1927.....	310,233.60
SHAREHOLDERS ACCOUNT:— Capital Stock: Authorized—1,500,000 Shares without nominal or par value. Issued— 969,480 Shares.....	\$10,958,000.00
Surplus: Accumulated Surpluses of former Companies..... Profit and Loss Account.....	\$1,296,462.56 1,837,745.24
	3,134,207.80
	14,092,207.80
	\$15,318,554.62

APPROVED ON BEHALF OF THE BOARD

(Signed) SHAUGHNESSY, } DIRECTORS  
(Signed) E. LAUSTER, }

MONTREAL, 29th NOVEMBER, 1927

We have examined the above Balance Sheet with the books of the Company and have obtained all the information and explanations we have required. In our opinion the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company.

(SIGNED) DELOTTE, PLENDER, HASKINS & SELLS  
AUDITORS

## Our Christmas Suggestion

Do something of enduring value. Start to save systematically using our Guaranteed Investment Plan with interest at 5%, to create a fund which may be used to provide for the future education of a child, or to start a child in business or any other purpose.

**ACT NOW** by calling at our office or writing us for full information.

**CAPITAL TRUST CORPORATION**  
LIMITED  
BAY & RICHMOND STREETS  
TORONTO

10 METCALFE STREET  
OTTAWA

## Marked Growth Reported At Bank of Montreal Annual Meeting

Sir Vincent Meredith, Bart., President, Reviews General Business Conditions in Canada—Sees No Reason Why Present Prosperity Should Not Continue—Refers Specially to Growth of Newsprint Industry—Warns Against Excessive Speculation.

Sir Frederick Williams-Taylor, General Manager, in His Address Dealt More Particularly With the Business of the Bank and Referred to the General Trend of Affairs Throughout Canada.

The annual meeting of the Bank of Montreal marked the close of a successful year and was featured by many interesting announcements by Sir Vincent Meredith, President, and Sir Frederick Williams-Taylor, General Manager.

Sir Vincent Meredith, Bart., who has been president for a number of years, was elected to the office of Chairman of the Board of Directors, and Chairman of the Executive Committee. Sir Charles Gordon, G.B.E., was elected President and Mr. H. R. Drummond and Major-General the Honourable S. C. Mewburn, C.M.G., were elected Vice-Presidents.

An executive committee of the board was appointed consisting of Sir Vincent Meredith, Bart. (chairman), Sir Charles Gordon, G.B.E., H. R. Drummond, Esq., and Major-General the Honourable S. C. Mewburn, C.M.G.

Sir Vincent Meredith in addressing the shareholders said in part:

"It is a pleasure to report that your Bank has had another satisfactory year. The increase in our commercial loans has been gratifying, notwithstanding the fact that many of our important borrowers have taken advantage of present money market conditions to fund their indebtedness by issuing to the public long-term obligations at a low rate of interest."

The banks of Canada have a combined capital and rest of \$253,603,000, which is more than ample to take care of the demands of our present population of 9,389,300. The excess of capital over Canadian business requirements is so great that we are obliged to employ in New York and abroad large sums that would otherwise be idle. It is not your directors' intention, therefore, to increase the capital stock of the Bank at the present time, but rather to strengthen our Reserve Account and with this in view we are transferring \$1,000,000 from profit and loss account, bringing the Reserve Account up to \$30,916,700.

**BUSINESS CONDITIONS**

Trade conditions in Canada during the year have been active, and while there is still keen competition in many lines, balance sheets generally show satisfactory profits. Mankind's evidence supports this statement. Bank debits, bank clearings, bank deposits, car loadings, railway gross earnings, imports, note circulation and lower mercantile mortality, all reveal that the tide of business has risen during the year.

Speaking generally, manufacturing industries thrive; textile mills are well employed; iron and steel operators continue to face strong competition from abroad, as an increasing volume of imports attests; the lumber trade shows a slight improvement; newsprint output increases; production of footwear is larger and the industry is in better state, the manufacture of motor cars has slightly diminished, but in the first nine months of the year 161,583 cars were turned out, having a value of \$105,179,000, or practically the same as in the like period of last year, though the number of cars was 700 less.

"I see no reason why an abatement of confidence in the continuance of these prosperous conditions need be apprehended."

### FOREIGN CAPITAL

Capital continues to flow freely into Canada from New York, where, it is estimated, \$300,000,000 of Canadian securities will this year have been marketed, only a fraction of which represented refunding. Canadian governmental and municipal bonds have long had a receptive market in New York, and industrial and hydro-electric power corporations are now able to borrow there at relatively low rates of interest. This introduction of foreign capital accelerates industrial development while having a favorable bearing on the exchange market and although interest and dividend remittances on the borrowings may otherwise operate, the process is, on the whole, advantageous. The emission of securities in Canada has also been large and their absorption readily made.

The newsprint industry has had astonishing expansion in recent years, and of the building of new mills there has been a rapid, progressive and maintained consumption which given profit to producers, but signs grow stronger that the point of saturation is approaching. If indeed it has not already been reached, Canada is now the principal pulp and newsprint producer of the world, a position not likely to be lost in the near

### Ontario Steel Products Changes Common Stock

AT THE special meeting of the shareholders of the Ontario Steel Products Company, Limited, held at the head office at Gananoque a resolution was passed authorizing the directors to apply for supplementary letters patent converting the common shares of the company of par value of \$100 into common shares without nominal or par value, on basis of four for one, and giving the preferred shareholders four votes for each preferred share held. Also giving the preferred shareholders option of converting the preferred shares into common shares without nominal or par value on the basis of four for one, provided such option is exercised before June 30, 1928, and changing provision as to capitalization by deleting the existing provision as to authorized capital, and substituting therefore the statement that the capital consists of 7,500 convertible preferred shares and 80,000 shares without nominal or par value.

### E. L. Ruddy Co. Preferred Issue Oversubscribed

ANNOUNCEMENT has been made by Harley, Milner & Company, and R. A. Daly & Company of a new issue of E. L. Ruddy Company, Limited, the largest outdoor advertising business in Canada. The issue is for three-quarters of a million dollars of 7 per cent. cumulative preferred stock with a par value of \$100 per share. It is understood that this issue is already over-subscribed.

They own a completely equipped plant of modern construction in Toronto, and also own and operate advertising structures. As official solicitors of the Canadian Poster Advertising Association, the company is able to place outdoor advertising concurrently in 243 towns and cities throughout Canada, reaching a total circulation of nearly 5,000,000. Commercial and electric signs of all kinds are manufactured.

The net earnings of the company for the three years ending Dec. 31, 1926 and for the months of the current year to Oct. 31, were: 1924, \$85,757,43; 1925, \$95,607,68; 1926, \$122,413,53; 1927, \$142,983,84 (ten months), or average annual earnings at the rate of \$118,589.81.

Earnings for the current year work out at the rate of over \$2 per share upon the common stock.

E. L. Ruddy, President, is to continue in the management and direction of the company.

### B. C. Electric Railway Company Reports Record Year

GROSS earnings of the British Columbia Electric Railway Company, Limited, and its allied and subsidiary enterprises for the year ended June 30 last were \$12,313,394.27, and the balance of earnings available for reserves and interest on share capital amounted to \$2,435,226.45. The transportation department showed revenue of \$4,747,862, as compared with \$4,591,285 the previous year, most of the increase in traffic arising from within the City of Vancouver. Freight revenue totalled \$898,468, against \$785,934 for the 1926 period, and the light and power department's sales amounted to \$4,836,238, an increase of \$416,918. The revenue of the gas department was up from \$999,259 to \$1,137,659. Expenditure on capital account during the year amounted to \$3,239,133.

Shareholders were to be asked to approve of an increase of the share capital by the creation of an additional 1,000,000 shares of \$1 each, and also consider a resolution in connection with the remuneration of the board.

### Mount Hope Bridge Company Bonds and Debentures

MOUNT HOPE BRIDGE COMPANY bonds and debentures are being offered both in Canada and the United States by William R. Compton & Company; Peabody, Smith & Company, Inc., and Hemphill, Noyes & Company. This offering consists of \$2,850.00 first mortgage sinking fund 6½ per cent. gold bonds, due Dec. 1, 1957, and \$1,300,000 25-year sinking fund 7 per cent. gold debentures, carrying the right to receive, without cost, common stock at the rate of five shares for each \$1,000 debenture. The bonds are offered at par of 100, and the debentures at 99.

This company was incorporated in April, 1927, to construct a highway toll bridge across Mount Hope Bay, between the Towns of Bristol and Portsmouth, Rhode Island. This will save much vehicular traffic, as it does not cross by ferry, from taking a very long detour, and cut out expensive ferry hauls. It is estimated that the bridge will be open for traffic about July 1, 1929. The contractors have put up security to guarantee the completion of the bridge. Estimates on the first five years of operation considerably exceed the interest and sinking fund demands on these bonds and debentures.

### U. S. Tourists Leave Over \$80,000,000 in Ontario

ACCORDING to figures supplied by C. C. Hele, Director of Publicity for the Ontario Government, tourists from the United States left nearly \$80,000,000 in the Province this year.

From this vast expenditure the Provincial Treasury benefits in revenue to the extent of approximately \$600,000, of which \$299,648 is derived from the three-cent-per-gallon gasoline tax, \$40,000 from transient liquor permit sale, \$80,500 from the sale of hunting licenses, and \$172,327.55 from sale of anglers' licenses. The gas tax and liquor figures are estimated, but the other two are definite departmental returns.

This year's tourist expenditure represents an increase of 37.5 per cent. over 1926, or, as Mr. Hele points out, an amount equal to the yearly payroll of an industry employing 53,070 men at an average of \$1,500 per annum. The sum of \$38,908,300 was left in Ontario by tourists travelling by railroad and steamship, and \$40,696,650 by automobile tourists. A 43.1 per cent. increase over 1926 is registered in the first case and a 32.2 per cent. increase in the second.

The tourist automobiles which entered the Province for more than one day—that is, those for which 30, 60 and 90 day permits were issued—totalled 392,801, or a 48.1 per cent. increase over the 265,236 figure of 1926. Of the 1927 entry 57.5 per cent. entered at ports on the Niagara River, 30.8 per cent. over the St. Clair and Detroit Rivers, 7.9 per cent. over the St. Lawrence River, and the remainder over the Rainy, Pigeon and St. Mary's Rivers, and at Toronto. The following ports showed the largest increases this season:

Bridgewater (Peace Bridge), 52.125 of an increase; Windsor, 26,321; Niagara Falls, 23,279; Walkerville, 7,519, and Queenston, 7,348. The Port of Sarnia showed a decrease of 14.5%.

Food consumption by the tourist army equalled, it is estimated by Mr. Hele, 1 per cent. of the total food consumption of the Province, or the amount eaten by its entire population for eleven full meals.

Automobile tourists (non-resident) purchased nearly 10,000,000 gallons of gasoline. The amount expended by the Ontario Government on advertising the Province's attractions was \$107,000.

### ASSOCIATED ALL-CANADIAN INSURANCE COMPANIES

#### The Toronto Casualty Fire & Marine Insurance Company

HEAD OFFICE: TORONTO

President: G. LARRATT SMITH.

General Manager: A. E. DAWSON.

#### Merchants' and Employers' Guarantee and Accident Company

HEAD OFFICE: MONTREAL

President: J. H. FORTIER.

Managing Director: A. E. DAWSON.

General Manager: J. H. PIGEON.

#### Canadian General Insurance Company

HEAD OFFICE: TORONTO

President: W. W. EVANS.

General Manager: A. E. DAWSON.

## THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY

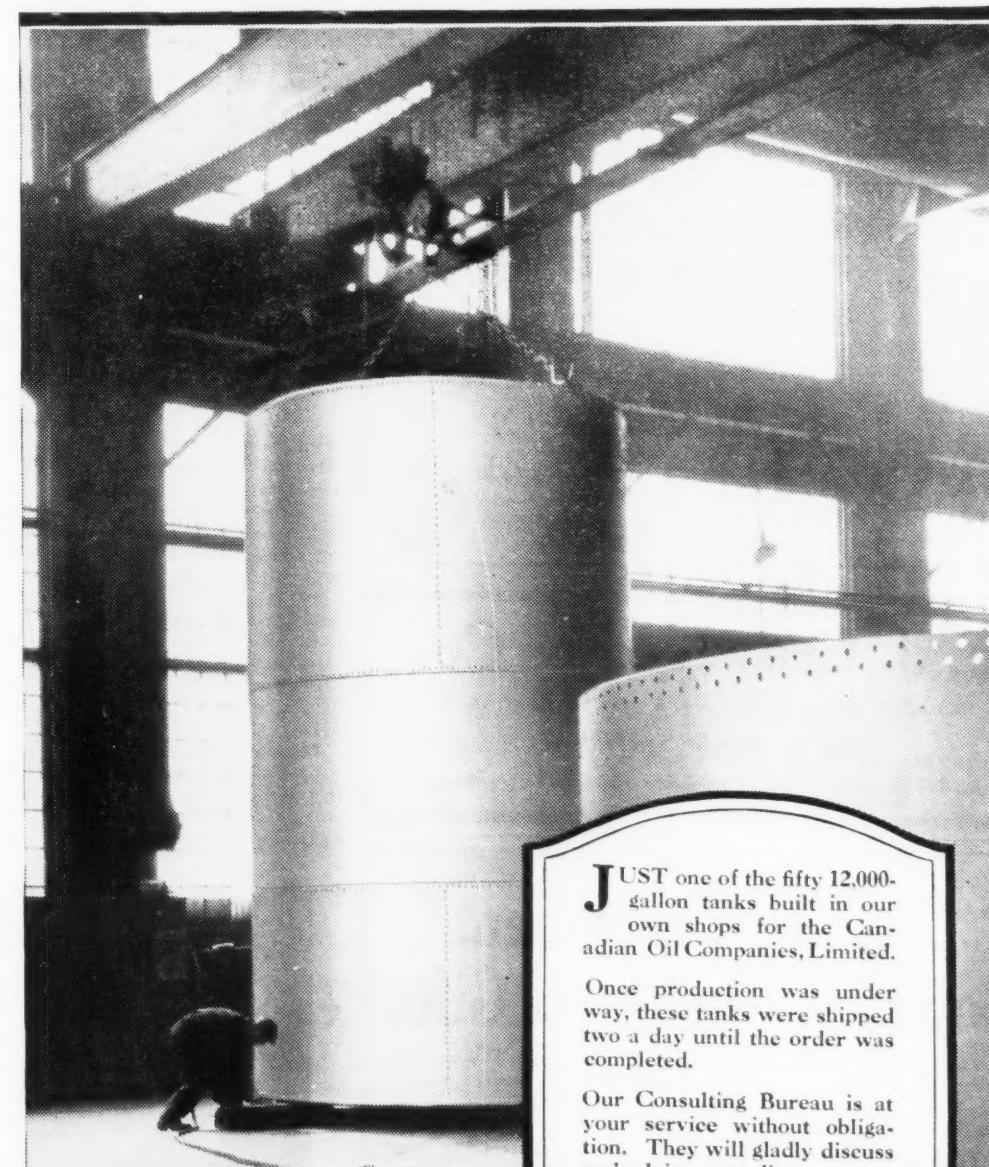
S. C. TWEED, PRESIDENT.

Head Office - Waterloo, Ontario

Assets (Dec. 31, 1926) \$ 3,822,316

Reserves ..... 2,422,896

Insurance in Force ..... 33,050,441



JUST one of the fifty 12,000-gallon tanks built in our own shops for the Canadian Oil Companies, Limited.

Once production was under way, these tanks were shipped two a day until the order was completed.

Our Consulting Bureau is at your service without obligation. They will gladly discuss and advise regarding any type of Engineering or Boiler-making problem.

## The John Inglis COMPANY LIMITED

14 STRACHAN AVENUE, TORONTO, ONT.  
405 POWER BUILDING, MONTREAL, P.Q.

## CANADA'S EXPANSION in FOREIGN TRADE

is due in large measure to the centralization of credit in her banking institutions.

For more than 110 years the Bank of Montreal has done its full share in promoting Canadian business interests at home and abroad.

With more than 600 Branches in Canada, Newfoundland, England, the United States, France and Mexico, and with correspondents in all countries, the Bank has unexcelled facilities for service in every branch of general and foreign banking business.

### BANK OF MONTREAL

Established 1817

Total Assets in excess of \$800,000,000



## HIGH CLASS SECURITIES

OUR managers are kept in constant touch with the investment market through the Bank's own Bond Department at Head Office.

You may be assured of careful attention and conservative selection of first class securities if your investments are handled by any of our branches.

Any amount from a \$50 bond to the largest allotment gladly purchased and sold.

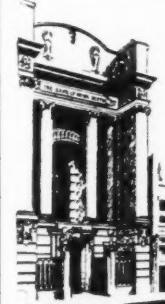
### IMPERIAL BANK OF CANADA

PETER HOWLAND,  
President.

SIR JAMES WOODS,  
Vice-President.

A. E. PHIPPS,  
General Manager.

Assets of One Hundred and Thirty-five Millions



## Is Your Business Developing as it Should?

The right banking connection is all important

This Bank Solicits Business Accounts.

### THE BANK OF NOVA SCOTIA

Established 1832

Capital, \$10,000,000 Reserve, \$19,500,000

Total Assets, \$245,000,000



## F. J. Crawford & Co.

MEMBERS STANDARD STOCK & MINING EXCHANGE

Mining Stock Specialists

11 Jordan Street

Adelaide 6705

Toronto

## "Canada Permanent" Bonds as Christmas Gifts

There is no more satisfactory gift than a safe Bond. The recipient is reminded of the giver each six months as the interest coupons become due. Given to children, they are an object lesson in how money makes money.

These Bonds are issued in sums of

### One Hundred Dollars

and upwards for periods of from one to five years. They bear the attractive rate of Five Per Cent. per annum, payable half-yearly.

You will make no mistake if you give your boy or girl a "Canada Permanent" Bond this Christmas.

Any further information desired will be gladly furnished on request.

### CANADA PERMANENT Mortgage Corporation

14-18 TORONTO STREET, TORONTO 2

INVESTMENTS EXCEED \$60,000,000.00

### British Industries Record Decline in Past Year

WITH but one exception every domestic industry in Great Britain during 1926-27 recorded an appreciable decline in aggregate earnings, according to advices transmitted to Bankers' Trust Company of New York. The reports of the various firms included in the survey of industrial profits cover at least six months' business under the cloud of the coal dispute, and the results testify to the ill effects of industrial strife in a highly organized modern industrial community. By "profits" is meant earnings after deduction of all charges for depreciation, taxation, officers' salaries, directors' and auditors' fees, interest, and all allocations to reserves earmarked for special purposes, such as sinking funds.

The period 1920-23 has been taken as the basis of comparison, as it includes a boom, a slump and partial recovery therefrom. It was found that the worst sufferers from the stoppage were naturally the coal, iron and steel companies, many of which were idle for several months. The survey, which was made by the Times' Trade and Engineering Supplement, reveals, however, that aggregate profits had been falling for some time, so that even in 1925-26 there was an adverse balance amounting to £1,567,000, as against an average profit in the years 1920 to 1923 of £3,742,000. The ratio of profits to paid-up capital in the basic period was 5.1 per cent.; in 1924-25 it was only 2.6 per cent., and in 1925-26 the ratio of loss was 2.3 per cent., which rose in the year 1926-27 to 3.5 per cent., when the loss for the year was £2,645,000 in the 18 companies for which data was collected. Engineering concerns, although farther removed from the actual dispute, showed a drop in earnings from 6.9 per cent. in 1925-26 to 6.5 per cent. last year. In the period 1920-23 the average earnings were 10.6 per cent. of the paid-up capital.

Cotton textile industries showed a decrease in the ratio of earnings from 7.9 per cent. in 1925-26 to 5.2 per cent. in 1926-27, and this compares with a ratio of 8.1 per cent. in the period 1920-23. On the other hand, wool textile companies by contrast with the formidable depression of 1925-26 found 1926-27 more favorable, and were able to increase the ratio of profits to capital to 6 per cent. from 2 per cent. in the earlier year. The 1926-27 period resulted in average profits of 8.6 per cent.

Taking a broad view, the returns so far are thought to suggest that while the evil effects of last year's trouble extended far beyond the industry immediately concerned, they approached grave dimensions only in the "heavy" trades.

### Empire Co-Operation Displeases U. S. Shipping Board

DISCRIMINATION against American railroads, American ports and American shipping" by the Canadian and Australian Governments is charged by the United States Shipping Board in its annual report to Congress.

The restriction of the British preferential rate to goods imported through a sea or river port of Canada has apparently been successful in its purpose of diverting traffic from United States ports to Canadian ports and from American vessels to vessels of British registry.

An American operator, who was called upon to pay the difference between the two tariff rates because a shipment was unloaded at a United States port and forwarded by rail to Canada, protested to the Shipping Board.

The board has accordingly taken the matter up "with the expectation that the arrangement can be corrected." Customs rates and regulations are, of course, a purely domes-

tic matter, and Canada's policy is exclusively Canada's concern, but it is suggested in the U. S. that concessions in some other quarter may induce the Canadian Government to modify the ruling in question.

In this connection the United States Shipping Board contrasts the Canadian policy with the freedom of movement allowed American imports and exports and claims that its own investigations have revealed that more than 60% of the total movements through the Port of Vancouver, B.C., consist either of imports consigned to the United States, or exports moving from the United States to foreign ports.

Another "illustration of the cooperation between members of the British Empire for their common good" that is viewed with displeasure by the Shipping Board is a ruling of the Australian Tariff Commission which has favored British shipping plying between Vancouver and Australia as well as the Canadian Railways to the prejudice of American shipping and American railways.

This situation results from the regulation requiring the cost of rail transportation from the point of origin of shipment to the port of export to be added to the value of the goods imported in determining the amount subject to the Australian import duty. American railroads and American shipping are both prejudiced by the regulation that if the shipment is via Vancouver and if the movement is from point of origin in the United States across the Canadian border and thence trans-continental to Vancouver, the port of export is the point on the Canadian border at which the export crosses into Canada.

The effect of this regulation is to divert traffic from American roads to Canadian roads and from American Pacific Coast ports to Vancouver, B.C.

### Rouyn-Larder Lake Map of Mining Fields Issued

THE locations of many of the mines which are attracting daily attention are shown on a new map just issued by the Topographical Survey, Department of the Interior, Ottawa. This is the Rouyn-Larder Lake provisional sheet of the National Topographic Series on a scale of two miles to an inch covering the territory between latitudes 40°00' and 48°30' and longitudes 79°00' and 80°00', about one half being in Ontario and the other half in Quebec. This map may be obtained from the above office upon payment of a small fee to prevent indiscriminate distribution. Printed on paper the price is twenty-five cents or upon linen backed paper or in a folder fifty cents.

The district covered is part of the Precambrian area which has proved to be a great storehouse of mineral wealth. Many mines have already been proved and many prospects are being developed. The mines and mining fields shown on this map include the Horne, Amulet, Waite-Montgomery, and Alderson-MacKay, on the east to Conroyal, Queen Lebel, King Kirkland and Bidgood on the west. The Barry Hollinger and Boston Creek mines are shown in the southwest corner of the map. The information shown was compiled from aerial photographs and is based on ground surveys made by the staff of the Geological Survey. It does not show contours but is very complete with respect to waterways, creeks, lakes, roads, etc. The map sheet lying immediately east of this district which will be known as the Rouyn Lake sheet is in course of preparation and will be issued shortly.

"A guinea will sink  
And a note will float;  
Better is a guinea  
Than a one pound note."  
—Old Rhyme.



TRIBUTE TO ONTARIO'S MINISTER OF MINES  
Unique and valuable paper weight which was presented to Hon. Charles McCrae by the Manitoba Chamber of Mines as an expression of the members' appreciation of his services as Minister of Mines. The souvenir consists of a piece of Manitoba quartz, showing a considerable amount of free gold, polished on one side. The quartz is set in a bronze base which bears the Manitoba coat of arms and an inscription.



## Canadian Pacific Railway Company

### 4½% Sinking Fund Secured Note Certificates

Due December 15, 1944

Principal and interest (June 15 and December 15) payable direct to holders by cheque negotiable at par at any Branch of The Bank of Montreal, in Canada. Fully registered Note Certificates in denominations of \$100, \$500, \$1,000, \$10,000 and \$100,000.

The Canadian Pacific Railway Company is universally recognized as one of the world's greatest and most efficiently managed transportation companies. These Note Certificates have priority over junior securities, which at present market prices represent an equity of considerably over \$720,000,000. A circular giving further particulars will be forwarded upon request.

Price 99.50 and interest  
(Subject to prior sale and change in price)

## The National City Company Limited

Head Office—St. James and St. Peter Streets—Montreal  
10 King Street East 204 Blackburn Building 71 St. Peter Street  
TORONTO OTTAWA QUEBEC



## We Recommend and Offer—

**Mexican Light & Power 5%—1940**

**Yield 7.50%**

**Mexican Electric Light 5%—1942**

**Yield 7.90%**

Full particulars on request.

## R. G. HOERNER & CO.

MONTREAL: 447 St. Francois Xavier St.  
Main 0123 LIMITED Investment Bankers

NEW YORK: 14 Wall Street Rector 4900

DIRECT PRIVATE WIRES—MONTREAL, TORONTO, NEW YORK



## The Dominion Life Representative A Qualified Insurance Counsel

DOMINION LIFE men, like family doctors, have built up a clientele whose insurance needs they study and to whom they are constantly giving attention and advice. Take these men into your confidence, and they will be diligent to watch over your best interests.

Once you have placed your insurance problems in the hands of a Dominion Life man you can safely dismiss the subject from your mind. If you need more insurance, he will tell you so. If you cannot afford to take any more insurance, he will tell you that too. If your policies should be rearranged or changed in the interests of economy, he will advise you and attend to the matter for you.

## The DOMINION LIFE ASSURANCE COMPANY

Head Office: WATERLOO, ONTARIO

Over One Hundred Millions of Insurance in Force



## The Willison Neely Corporation Limited

DEALERS IN  
Canadian Government, Municipal and  
"Dollar for Dollar" Bonds

CANADIAN PACIFIC BUILDING  
MONTRAL LONDON HAMILTON OTTAWA  
TORONTO



# SATURDAY NIGHT

WOMEN'S SECTION



TORONTO, CANADA, DECEMBER 17, 1927



MRS. BORIS HAMBOURG.

## Mrs. Boris Hambourg

A Skilled Musician and One of Toronto's Charming Hostesses in the Musical World.

By Hilda Ridley

**T**O BE at the very heart of the musical life of Toronto, to have known many celebrities, and to be herself married to a celebrity, and yet to maintain an independent spirit and an individual outlook,—this is the characteristic of Mrs. Boris Hambourg, the gifted wife of the Director of the Hambourg Conservatory of Music.

Mrs. Hambourg has, indeed, a very distinct personality. Enter her charming apartment on a gloomy day in November—as I on one occasion did—and in her company, which subtly conveys “the illusion of a room full of witty and cultured women”, one forgets the inclement weather. Her bright and versatile mind glances from topic to topic, revealing the range of her sympathies and

the compass of her reading. She does in fact read everything—from Walter Pater to Wodehouse—and in her conversation she is at one moment the serious critic and the next the admirable *raconteuse* of a humorous story that points her sympathetic appreciation of our human foibles.

The impression that one receives is of a vital and vivid personality. One senses it not only in her conversation and in her own striking person—those blue eyes and dark hair suggest a Celtic strain—but in the rooms that she has made beautiful. The shelves of books on either side of the wide hearth in the long low living room, gleam with color in the firelight; the low tables carry gaily colored pieces of pottery, and the walls on which hang some of her own early Impressionistic sketches in oils, contribute their note to an ensemble that is characteristic of color and charm.

In talking with her I learned something of her background. This vigorous personality, one is not surprised to learn, passed her early youth in the “great out-of-doors”, and that, too, in beautiful New Zealand. Born there of Scottish parentage, she remembers many a ride through the forest, under the “umbrellas” of the ferns

La Goulue, the Môme Fromage, Rayon d'Or, and Valentin le Désoissé. Here is a description of La Goulue:

La Goulue, with her black silk stockings, her foot encased in a black satin shoe held in her hand high above her head as she spun round and round sending the sixty yards of lace of her petticoats in a circle. With a neat little kick she sent the hat of her partner flying, then slid to the floor, her black satin skirts, spreading umbrella-like in a fifteen-foot-wide circle around her.

La Goulue used to parade Montmartre followed by a tame goat, and Valentin le Désoissé, never seen without his top-hat, used to drive a trap along the Boulevards.

The owner of the Moulin Rouge was Zidler, and later he inaugurated the Jardin de Paris, the open-air music-hall in the Champ Elysées.

“Zidler’s friends, on Grand Prix race day,” says Yvette, “knew that he would make or lose 30,000 francs, according to the weather, and all of us knew that towards six o’clock in the evening he invariably strode up and down the Champs Elysées looking at the sky. When rain clouds darkened the heaven Zidler would go into the Jardin de Paris, raise his stick, and make for the barometer. ‘Salaud!—take that!—and that!’ and the instrument in a few minutes was in pieces.”

Zidler was old, irritable, a bear, but he never broke a promise or was hard in a deal, however brusque his manner. One day he took Yvette Guibert home to see the companion of his days. She saw “an adorable young woman of perhaps thirty (he was sixty-five) who had lived with him already for years. She was gentle, refined, homely, and Zidler hid her away from everyone. When he died she was heartbroken and followed him to the grave shortly afterwards. This astounding old man had been her first and only love.”

Auguste Musseck, proprietor of the Concert Parisien, was another strange, blustering character of the Paris music-hall world. An Aide-de-Camp of the Russian Grand Duke Alexis came to him. Musseck received him unceremoniously in his shirt sleeves.

“I want a box for the Grand Duke, but, above all, you must promise not to play the Russian national anthem when he arrives.”

“Entendu, Monsieur, on one condition, that when I go to St. Petersburg you will not play the ‘Marseillaise.’”

One evening at the Scala, Yvette Guibert was summoned to the telephone to answer a call from Cannes to know whether she could go there to sing for Mrs. Ogden

that in New Zealand grow to such a gigantic size. And she not only “rode”, as she points out, but “rowed”, and of course participated in the great national game of tennis, which in that equable climate can be played the year round. The men of her family were usually in the Army or the Administration. A brother—Colonel Arthur Bauchop—who, during the Boer War, was distinguished as the youngest colonel in the British Army, fell in the Great War at Gallipoli. The young girl, Maria Bauchop, was educated partly in New Zealand, which has a school system excelling in its wide and varied culture, and partly in London, England. In London she received a thorough musical training, qualifying herself to teach the piano forte by attending some of the leading schools of the city.

It was just fourteen years ago that her spirit of adventure and indomitable courage brought her to Canada where she began immediately the process of becoming “Canadianized”, thus early showing her powers of adaptability.

“Indeed, I always feel that I am Canadian,—a part of Canada,” she declared. “I think perhaps my knowledge of one new country gave me the outlook of another one. The kindness and hospitality of Canadians are unbounded: one feels that one is always in their debt. They took me on my own merits when I came out here and treated me most generously.”

It is true that Miss Bauchop had some excellent introductions, but she insists that these did not account for the warmth of her reception. She had her own way to make as a teacher of the piano forte, and although she was a complete stranger and quite alone, she readily found a field for her energies at the Canadian Academy of Music, where she taught for nine years, and also at Glen Mawr School. It was at this school that she came in contact with the Principal, Miss J. J. Stuart, whose friendship has been, in her own words, “a great inspiration”. Miss Stuart quickly divined in her an admirable teacher,—one who had the happy faculty of eliciting from her pupils the very best of which they were capable. Pupils whose musical ability was mediocre gave Miss Bauchop all the more scope for her good teaching qualities of illustration and interpretation.

But it was not only young people who were the beneficiaries of her excellent teaching; older ones recognized in her this power, and were glad to place themselves under the tuition of one who was at once sympathetic and inspirational. Her own playing, as her intimate friends know, is characterized by excellent interpretation based on faultless technique. The quality of inspiring others, characteristic of her teaching, is manifest also in her lectures on musical subjects. For two years now she has given addresses on such themes before the Junior Musical Club, branch of the Women’s Musical Club of Toronto. She is really in her element with young people.

“I love Young Canada,” she declares. “Ever since I came here I have made young people almost my responsibility. They have certainly been an inspiration to me, and I feel that the real wealth of a country lies in its young people. If one loses touch with young people, one becomes ‘out of joint’ with all that holds most promise for the future.”

In 1912 Miss Maria Bauchop became the wife of that distinguished artist, so well known in the musical life of Toronto, Mr. Boris Hambourg. One of a trio of brilliant musicians—Mark, Boris and Jan—sons of a distinguished father, Professor Michael Hambourg. Mr. Boris Hambourg has in Canada carried on the strong musical traditions of his family. In Europe the Hambourgs were well known as interpreters and masters in the capitals of London, Paris, Madrid, Milan, Brussels and Russia. They were associated, both as students and interpreters, with some of the choicest musical spirits of the age. When, therefore, the father and two of his sons, Jan and Boris, cast in their lot with the musical life of Toronto, they contributed to it an international flavor that has done much to lift the city from a hamlet in the world of music to the recognized centre it now is. With the establishment of the Hambourg Conservatory of Music in 1911, a force was put into operation that has been the means of introducing into Canadian life some of the best European musical traditions and ideals, and has brought to this country not a few of the outstanding artists of the time.

Goelet, a wealthy American hostess. To get out of going she said she could not leave Paris under fifteen thousand francs for one evening—a large sum then. It was accepted, and two days later she was at Cannes to sing before the Prince of Wales.

“When my turn came to sing I rose and went to the piano. The Prince followed and placed his chair beside me. During my first songs he smiled encouragingly. Then suddenly he rose and went over to Mrs. Goelet and spoke in her ear. She came to me and said, ‘The Prince has heard of one of your songs, ‘Le Fiacre’—but he will ask you himself.’ He took me by the arm, ‘Mademoiselle Guibert, why do you not sing your Montmartre songs? I have read so much about your singing.’

“‘Monsieur,’ I said, ‘I am much embarrassed, for Mrs. Goelet, on account of your princely quality, asked me to sing you only—er—songs for jeunes filles.’

“The Prince burst out laughing, and asked to be allowed to choose the songs he wanted to hear.

“The Prince had a sense of humor and a simple, charming manner, the true grand seigneur. ‘What can I do for you?’ he asked, when the evening was ended.

“‘Come to hear me sing in London next season.’

“‘Certainly, but you must appear at the Empire, and I will be there on the opening night.’ And he added, ‘The Empire is a first-class house and pays its shareholders 14 per cent.’

“I could not help laughing at the business side of the Prince.

“But how can a Prince worry about money?” I ventured.

“Much amused, he answered, ‘It takes a lot to be able to lose a lot.’”

Later, when he ascended the throne, Yvette Guibert gave a command performance at Buckingham Palace.

“The Queen was dressed in mauve,” she says, “with no other jewels except a high collar of pearls forming the top of her dress. Very thin, rather cold, but with it all very graceful, she complimented me on what she called, speaking in French, my grande dame manner whilst singing des choses piquantes. But I did not receive a flower or any small souvenir, as is usual when appearing at Court.

Upon her marriage to Mr. Boris Hambourg, Mrs. Hambourg became in a very vital sense an integral part of the Conservatory. Her contribution was not only her musical ability but her instinct for the social side of life that has made her invaluable in a household that has always loved to entertain. She shares with her husband a great love and admiration for the British Empire. The Hambourgs have never forgotten that London opened wide her hospitable doors to them after they left Russia. The celebrated Mark Hambourg makes his home there, and although Mr. Boris Hambourg has received many attractive offers from the States, he has in every case declined to leave a country which forms a part, and a most significant part as he contends, of the Empire that he loves. The traditions of the Bauchop family, too, are all strongly British. With their common outlook and musical tastes, the marriage was one of those happy events that occasionally come to those who, in pursuit of a “high emprise”, find upon the journey kindred spirits who are travelling in the same direction.

As châtelaine of the Hambourg Conservatory, Mrs. Hambourg finds scope for some of her happiest faculties. We can see her in imagination in 18th century France, brilliantly conducting a salon, drawing to it the witty and cultured of the day. At the Hambourg Conservatory she is enabled to do the next best thing—to entertain the artists and savants who visit it—old friends of the Hambourgs and of her own, who like to make it their rendezvous. She has, indeed, many of the characteristics of those famous French women, Madame de Staél-Delaunay and Madame Geoffrin,—the feeling for the bigger things in social life, the wit, the vivacity, and the ability to find the *mot juste* for the expression of a delicate shade of meaning or an opinion. In a flash she can paint a vivid verbal picture of a personality, selecting with a sure instinct the salient points that make it characteristic. But with all her wide reading, her versatility, and artistic proclivities, she is not in the least pedantic. She has perhaps as little in common with the “Blue Stockings” of 18th Century England, as she has much in common with their feminine contemporaries in France. She is a woman of action, of initiative, not a pale student of books; the metal of her mind always attracts what is vital and dynamic in her surroundings. Her influence, through her many and varied contacts, will long be felt. She is one of those who are making no mean contribution to the growing life of this Canada of ours.

### To a Kookaburra

It is all very well to sit on a post

And look wise and kindly and tame,

But I’ve an idea you’re a bit of a rogue

And a poseur at times all the same.

With other birds looking for honey and seeds

As most of the rest seem inclined,

I have a suspicion, and more, that you live

On a diet not counted refined.

For snaps and for snails—even worse—I am told

You keep out a vigilant eye,

Both the small boy and hunter the Government asks

To pass you respectfully by.

You are not very handsome, for instance your head  
Is too big for your body, quite so,  
And people regarding you often remark  
“He really is funny, you know!”

And this isn’t the worst,—when you see us about,

Without a compunction or fear,

You burst into laughter and chuckle and shout

As if we were the ones who were queer!

Still, there is this about you (we’ve known you some time)  
That with all your crude diet and ways,  
You seem quite a friend, almost brother, in fact,—  
Could any bird hope for more praise?

—Mary A. Poynter.  
(The Australian laughing-jackass.)

“When one day at Marienbad I told King Edward how surprised I had been at receiving nothing. His Majesty laughed merrily and said, ‘When husbands are prodigal, wives are economical’.”

A close friend of Yvette Guibert was the Duse, the great Italian actress. But no affection united Yvette Guibert and Sarah Bernhardt, who was “a bit of a cat” to her. When everyone was talking about the singer she received an invitation to Sarah’s wonderful home. The great *tragédienne* was full of praises of her singing and gave her a fan as a souvenir of the visit.

“You have not been to America, Mademoiselle Guibert?”

“No, but I am going there in three weeks’ time.”

“Pas possible! Well, when I get to New York a few days after you, come to see me. I shall be so glad.”

“Three weeks after my début in New York Sarah Bernhardt arrived. The reporters told her a celebrated French artiste had met with a great success.

“Who is that?” asked Sarah.

“Mlle. Yvette Guibert.”

“Connais pas. Don’t know her,” said Sarah.

“What, Madame, Yvette Guibert is unknown to you?”

“Absolutely. Never heard her name.”

“We’ve been had,” said the reporters. “And she is getting thirty thousand dollars a month.”

“Thirty thousand dollars a month! Thirty thousand dollars a month!” said Sarah. “Her name is absolutely unknown to me.”

“At five o’clock that evening all the papers announced that Mme. Bernhardt did not know Yvette Guibert, and that in Paris this singer was unknown, etc.”

Then feathers began to fly, and Yvette Guibert wrote:

“I fail to understand anything of the attitude of Mme. Sarah Bernhardt. This lady, who is beginning to lose her youth, seems also to be beginning to lose her memory, for here is a card written in her own hand a few weeks ago which I have taken from a box where a charming present she made me is lying, that present being one of her own fans.”

It was years before they made it up.

“Left it in her trunk,” added another.

And the rowdy audience, composed in great part of noisy students, chanted the two sentences alternately until the singer retired without singing more than a few notes. For six nights she tried to sing, following the all-successful stout lady, until the inevitable happened. The manager was as nice as he could be, but said she would never make a music-hall singer and advised her to return to the stage. She listened to him coldly.

“She hasn’t any chest,”

“Left it in her trunk,” added another.

And the rowdy audience, composed in great part of noisy students, chanted the two sentences alternately until the singer retired without singing more than a few notes. For six nights she tried to sing, following the all-successful stout lady, until the inevitable happened. The manager was as nice as he could be, but said she would never make a music-hall singer and advised her to return to the stage. She listened to him coldly.

“You have paid me forty francs a night, which makes twelve hundred francs a month. Well, before a year is passed I shall be singing here again, but you will pay me twelve hundred francs every time I sing.”

Her words came true.

Yvette Guibert sang at the Moulin Rouge in the palmy days of the famous Quadrilles and the Cancan danced by

**CANTILEVER SHOE SHOPS**

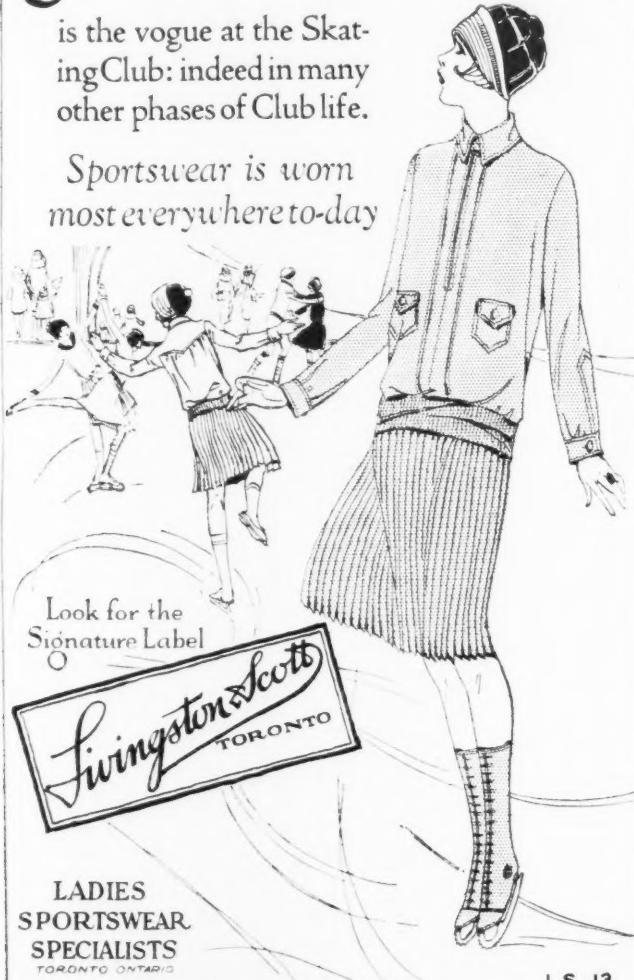
TORONTO—Queen St. E., at Yonge.  
HAMILTON—4 John St. N., at King.  
OTTAWA—Jackson Bldg., corner Bank & State.  
SUDBURY—Canadian Dept. Stores, Ltd.  
BALTIMORE—Mundy's Shoe Store.  
NEW YORK—W.M. Clegg, Broadway.  
MONTREAL—Castle Bldg., St. Catherine & Stanley Sts.  
WINNIPEG—Hudson's Bay Co.

REGINA—The Yale Shoe Ltd.  
SASKATOON—Royal Shoe Store.  
EDMONTON—Hudson's Bay Co.  
CALGARY—Hudson's Bay Company.  
VICTORIA—Hudson's Bay Company.  
SAINT JOHN, N.B.—Scovell Brothers.  
MOOSE JAW—Robinson McLean, Limited.  
BRADDOCK, MAN.—Kneulton's Boot Shop. Limited.

## SPORTSWEAR

is the vogue at the Skating Club: indeed in many other phases of Club life.

Sportswear is worn most everywhere to-day



**Better Lighting**

THE new inside frosted LACO MAZDA LAMP has effected a revolution in lighting. Its light, soft and diffused, is nevertheless as strong as that of the clear-glass lamp — far stronger than the old-style outside frosted. And its pearl-grey colour, which takes a delicate tint from its surroundings, makes the new lamp an artistic and decorative feature of any room.

Ask your dealer to let you see it. 52

**LACO MAZDA INSIDE FROSTED LAMPS**



A LONDON Letter which is largely about other places than London sounds like an Irish bull, but as the people concerned are also connected with London the incongruity appears less incongruous.

And when I say that the most interesting events of the past week from the point of view of a Canadian were the Canada dinner at which the Prince of Wales and the Prime Minister spoke, and the launching at Glasgow and New-

senting the Ontario Government, with the ladies of their party, Captain Gillies of the C. P. R., and a number of other guests. The Duchess, who was presented with a model of the wheel with which she launched the ship, made her little speech of good wishes in a clear voice, then gave the signal, and as everyone gazed upwards, breathless with suspense, the great ship began to move, very slowly at first, and then more quickly as she slid into the water. The Launch was over.



castle, respectively, of two new Canadian Pacific ships on consecutive days, it will be seen that Canada has been much in the public eye whether in London or in the North.

\*

ONE of these days a great new vessel will move up the St Lawrence on her maiden voyage to Montreal, to be cheered and acclaimed as the most beautiful and up-to-date *Of Atholl*. And when those of us who were in Glasgow last week read of the "Duchess of Atholl's" triumphal progress and of the admiration she arouses we shall remember with pride that we were the first to see her break her bounds, slip away from the land where she was built and take proudly to the water on which she is to spend the rest of her existence as a strong link between the Old Country and Canada.

To see a great vessel launched is a sight which gives one a thrill peculiar of its kind. For months the brains and hands of Man have been engaged on making her a thing of beauty, of power, of safety. In all that time she is patient, quiescent, tremendous in size compared to her makers, but an obedient mass which has no life, nor personality. One day the moment comes for the ship to be born as a living, moving thing, and one needs little imagination to see in her something far greater and more wonderful than wood and metal, electricity and machinery.

\*

A STEADY rush through England A into Scotland, in the famous "Royal Scot" which reaches Glasgow (101 miles from London) in eight hours and a quarter with only a stop at Carlisle, a night in Glasgow, and then a

drive through Glasgow streets to the Dalmuir yard of Messrs. William Beardmore & Co., who have built the great liner, which is one of the four new "Duchess" ships commissioned by the C. P. R. for trans-Atlantic work. As we walked across the yard to the platform below the ship, she towered enormously above the heads of the men who made her and now watched to see the launching. Nothing impressed one so much in the ceremony as the sight of those crowds of men, in working clothes and cloth caps, drawing together as the moment approached, silent and absorbed. It was a sympathetic thought of the Duchess of Atholl, M.P., who performed the ceremony of launching her namesake, that when the formal part of the ceremony was over, she turned to the workmen and made a little speech for them alone, which was loudly cheered.

A large party had assembled before the Duchess arrived, which included Lord Invernairn, chairman of the Beardmore Company, Sir George McLaren Brown, European Manager of the Canadian Pacific, and Lady McLaren Brown, the Agents General for British Columbia, Quebec, Nova Scotia and Alberta, and Mr. Craig, repre-

## DIAMOND RINGS

*a Collection Characterized by a degree of Quality, Beauty and Importance rarely obtainable.*

\$5000<sup>00</sup> TO \$500<sup>00</sup>  
AND LESS

**ELLIS BROS.**  
LIMITED  
JEWELLERS  
94-98 YONGE ST. TORONTO

*For this Christmas  
-and a Lifetime*



**ROLEX**

THE ROLEX WATCH COMPANY LIMITED, 8 Wellington St. E., Toronto



THE passage of time makes plain the calibre of any Christmas gift. Time can do nothing with ROLEX, except to establish the lasting quality of its beauty and efficiency.

ROLEX is a gift that lasts a lifetime!

Behind ROLEX are the guarantees of the world's standard tests for accuracy in the observatories at Kew, Geneva and

Neuchatel. The traditional beauty of the work of Geneva's master craftsmen is your assurance of its matchless appearance. Truly a Christmas gift of rare distinction!

Your jeweller has ROLEX in many designs for ladies and gentlemen at prices ranging from \$15 to \$1000.

**ROLEX**

THE ROLEX WATCH COMPANY LIMITED, 8 Wellington St. E., Toronto



**Sunshine Continuity...On the Cunard West Indies Cruises**

*Follow the sun. You can exchange mid-winter fatigue for summer's delightful laziness within 36 hours. The sun can be literally purchased with a ticket to the West Indies on one of 3 Cunard-Anchor Cruises. Languorous days on deck. A night in "the other Paris" — men of the world call Havana. An exciting day in Port of Spain with its Hindus and monkeys and reminiscences of Bombay... This sunshine continuity, combined with the best introduction to 15 fascinating ports is unparalleled because it's CUNARD. Rates from \$200 up.*

FRANCONIA—15 days—From N. Y. Dec. 20 . . . . . \$200 up  
CALIFORNIA—31 days—From N. Y. Jan. 21 and Feb. 25, \$300 up

The ROBERT REFORD CO., Limited, Bay & Wellington Sts., TORONTO or any Steamship Agent.

**CUNARD-ANCHOR WEST INDIES CRUISES**



Mrs. D. B. Hanna, Cluny Drive, Toronto, and her daughter, Mrs. H. L. C. Allward, entertained at a large tea on Friday afternoon of last week. Mrs. Hanna and her daughter received in the drawing-room, Mrs. Hanna wearing a handsome gown of gold metal cloth and black velvet, with shoulder knot of yellow roses and mauve orchids. She wore diamond earrings and platinum and diamond bar brooch. Her daughter, Mrs. Allward, was charming in a French frock of beige satin charmeuse, with shoulder flowers of roses and orchids; beige satin slippers with brilliant buckles, silver and enamel necklace. Large jars of chrysanthemums stood in the fireplace and on a table a lavish decoration of mauve

of the same flowers and gypsophila and tall yellow candles in silver candelabra, and two other tables were done with big vases of pink carnations, roses and purple iris and narcissi. The candles were in old-fashioned holders with Venetian glass shades. Mrs. W. B. Hanna, Mrs. George Dunbar, Mrs. Melville White and Mrs. John Catto poured tea for the first hour, and the assistants were Mrs. Terrace Sheard, Mrs. Leslie Blackwell, Miss Gwen Bell, Mrs. A. C. Sanderson, Mrs. Murray Capon, Mrs. Denton Massey, Miss Helen Howard, Miss Betty Burns, Little Miss Peggy Hanna, who also assisted, wore a frock of pale green crêpe. The four hundred guests included, Mrs. Howard Ferguson, Lady Flavelle, Lady

Mrs. Stewart Skinner was hostess at a delightful bridge on Friday afternoon at her residence on Coburg Street. Cards were played at five tables and the prizes were awarded to Mrs. M. A. Curry, Miss Mabel Gilbert, Mrs. John M. Robinson, Miss Annie Puddington, and Mrs. George Keator. At the ten hour Mrs. Sherwood Skinner presided over the pretty tea table, which was ornamented with pink and yellow chrysanthemums.

Miss Viola McAvity was hostess to the members of the "Junior League" Bridge Club on Tuesday evening at the family residence on Hazen Street, Saint John. Bridge was played at five tables and the prizes were won by Miss Margaret Tilley and Mr. George Ramsay. Next week the Club will be entertained by Miss Peggy Jones and Mr. Ronald Jones at the residence of their parents, Mr. and Mrs. Simeon Jones, Garden Street.

### Learning to Love

THERE is no "luck" about it, and there is no "chance" about it, but the children whose mother will guide them into simple and loving ways are fortunate children, all the same. These little girls are never going to be unpopular. They are never going to have time to stop and think whether they are unpopular or not.

So once again we have to begin in the nursery, and save the coming generation from the stupidities and mistakes we were not wise enough to avoid. And once again the cure is love.

Stop thinking about yourself entirely, you girls who feel unpopular. Look about you for someone who needs you, for something you can do for somebody else—anybody else!—than yourself. Work away grimly and determinedly at someone else's troubles, until you begin to feel within your hearts that little concern and pity and interest that turns so readily into love.

Train yourselves to love. Not only the young man who might conceivably love you in return, and make you the object of a flattering affair, but some lesser object, the mother or aunt who needs you, the fruit woman's baby, the crippled elevator boy, the sunsets and sunrises, trees and waters of the big world.

Girls whose lives are rich in love affairs know this—that to be "in love" is to see all the world rose-colored; even the most trifling and insignificant detail taken on a sort of magic, and bread and butter and a garret are more wonderful, in the loved one's company, than all the riches of the world without him.

All life could be like that for us all, all the time, if we were a little wiser about the things of the spirit, if we knew how to cultivate our enormous and unlimited powers of loving life and the world. And few of us are so stupid and so unfortunate that we don't love something—not everything, perhaps, but many things.

The more we try to love life, and to study it and understand it, the more love flows into our souls and out of them again.

Such tremendous souls as Brownings, for instance, actually seem to love everything—slums, and oceans, and children's two-penny toys, and the stars. They had the secret—only it is not a secret. It is a perfectly obvious rule for a happy life.

No woman needs to be unpopular. Any woman, beginning now, could be so popular in a few years that her one prayer would be to escape from the too-insistent demands of lovers and friends.

All she has to do is to begin to give, rather than to take. All she has to do is to meditate, for a few minutes, upon the words that nobody in 2,000 years has succeeded in proving untrue:

"He that would be first among you, let him be as one who serves."

### Lurid Letters

My breakfast notes I write in blue—I feel like that, and so would you. A warmish pink ere luncheon comes—To cheer my guests, likewise our "tums."

Orange is right for tea dispatches. While cocktail time has purple patches. A softer mood dictates pearl grey. For dainty duce notes. But ere bed I pen one hectic note in red.

THIS, my dears, is the song of the Modern Girl, who must have a different shade of notepaper for every occasion, every passing mood. Her cubistic writing desk looks as if a cat had had a fit in the middle of a rainbow.

Morning mist, a soft grey, is a fashionable tint, others are malachite green, fragaria (carnation pink), sweet jasmine, myosotis, and lilac time (delicate mauve). But to be thoroughly in keeping with the time of year you ought to have at least two different autumnal tints—petunia, for instance, so dark that the ink is difficult to see against it, or bracken brown, whose name needs no explanation. But, whatever else you have, you must not omit to have plenty of bright reds and pinks to cheer up your correspondents after our dismal summer. Otherwise your range of colors may depend entirely on your range of moods (I don't know what the sulky woman uses!).

A decorative initial or monogram is placed right up in the left-hand corner of each piece of note-paper, and envelopes should be of thick handmade paper in the stylish wallet shape. As for the texture of the writing paper, you have the choice of vellum, parchment, and handmade maize. The last has a ripple finish.

But don't think you have done with

the vagaries of fashion when your notepaper looks like the flowers that bloom in the Spring, tra la! Oh, dear me, no! You must have an assortment of colored inks, each one carefully chosen to contrast pleasantly—or unpleasantly, it depends on your mood and nature—with some one of the shades of notepaper.

Lastly, pens! Your pen stand must look like the same cat doing a second performance in the same rainbow. The makers of fountain pens have been doing their gallant best to meet the demand, but they cannot rival the quill-pen makers. Your pen should be a quill at least a foot long and precisely matching your notepaper. Then and then only will you be thoroughly up-to-date.

### A Winter Song

Up in the morning's no' for me,  
Up in the morning early;  
When a' the hills are cover'd wi' snow  
I'm sure it's winter fairly.

Cauld blows the wind frae east to west,  
The drift is driving sairly;  
Sae loud and shrill's I hear the blast,  
I'm sure it's winter fairly.

The birds sit chittering in the thorn,  
A day they fare but sparingly;  
And lang's the night frae e'en to morn;  
I'm sure it's winter fairly.

—Burns.

A fool must now and then be right by chance.—Cowper.



**T**HERE is nothing like Old Dutch—the safe and economical cleanser for removing all impurities, visible or invisible. It contains no lye, acids or hard grit and will not injure the finest enamel surfaces. For **Healthful Cleanliness** all through the house—use Old Dutch.

MADE IN CANADA

**CHASES DIRT**



**West Indies**  
**2 CRUISES**

WHEN you sail to southern seas . . . January 26th or February 29th? Of course you go on the Montreal . . . famous for its cruises through the Caribbean, its luxury, its charming passengers, its happy holiday spirit. Forget winter and all your cares for 29 days as you visit 14 ports, among them, Bermuda, San Juan, Barbados, Cartagena, Cristobal, the Bahamas.

Fares from \$300. Information and reservations from local agent or

**Canadian Pacific**  
World's Greatest Travel System  
J. E. PARKER, General Agent Ocean Traffic,  
C.P.R. Bldg., Toronto.

## "Peacock Pearls"

### The Incomparable Gift

**I**F she hasn't a fine necklace of graduated pearls, then surely she cannot go another Christmas without one!

And if she has such a necklace, let us suggest a rope of pearls—the trio strand or lovely jeweled pendant she must have so often secretly admired.

A selection from our necklaces of "PEACOCK" PEARLS is sure to be appreciated.



**KENTS**  
LIMITED

Diamonds and Jewelry

Established 1868

144 Yonge Street

(Open Until 6 p.m.—Saturdays Until 10 p.m.)



"People Who Know" pronounce O'Keefe's Dry the

most delicious of quality ginger ales. Sparkling... mellow...like a rare old wine...O'Keefe's Dry is wholesome, stimulating and refreshing. It is available wherever fine beverages are served.

At your grocer's, too, in the handy 6 and 12 bottle cartons

**O'KEEFE'S BEVERAGES LIMITED**  
Toronto

Telephone Elgin 6101

## Temptation Chocolates!



The  
DISTINCTIVE  
Gift

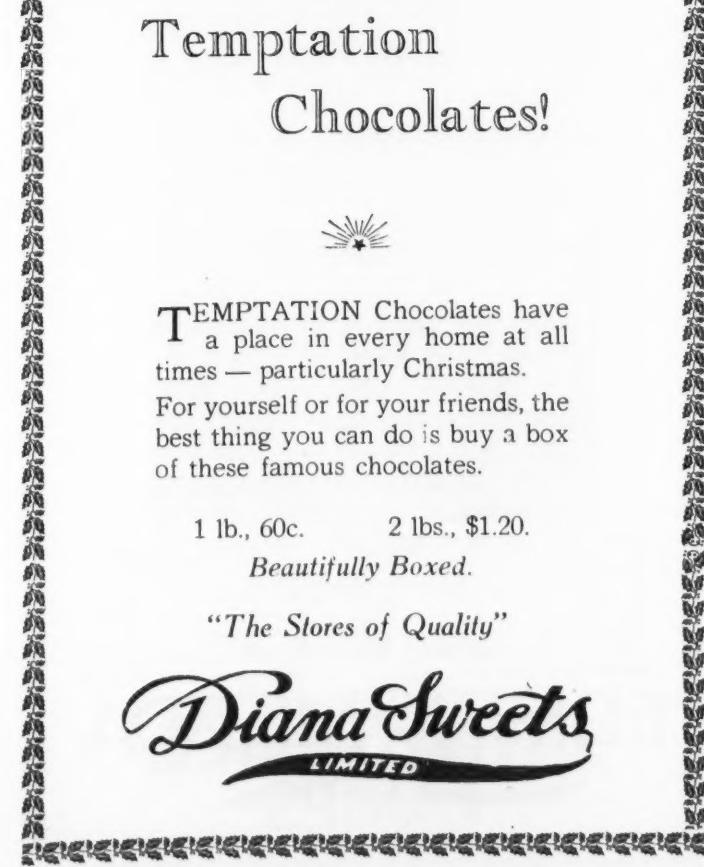
**Temptation**  
Chocolates!

TEMPTATION Chocolates have a place in every home at all times—particularly Christmas. For yourself or for your friends, the best thing you can do is buy a box of these famous chocolates.

1 lb., 60c. 2 lbs., \$1.20.  
Beautifully Boxed.

"The Stores of Quality"

**Diana Sweets**  
LIMITED





*What Woman would not love  
a Gift from  
ELIZABETH ARDEN?*

ELIZABETH ARDEN's famous Venetian Toilet Preparations—creams and powders and tonics which make a woman lovely—will make her happy, too, on Christmas Day! There is an Elizabeth Arden gift for every woman on your Christmas list. *Beauty Boxes* in leather or lacquered metal, fitted with every accessory of the toilette. *Poudre d'Illusion*, *O-Boy Compacts*, *Venetian Flower Powder*, *Treasurette* (a tiny vanity), *Venetian Bath Salts* in handsome jars—these are gifts which will prove your discernment and express the subtlest flattery.

ELIZABETH ARDEN'S Venetian Toilet Preparations are on sale at

THE ROBERT SIMPSON CO., LTD., TORONTO  
HENRY MORGAN & CO., LTD., MONTREAL  
CHAS. OGILVY, LTD., OTTAWA  
W. F. C. BRATHWAITE, LTD., WINNIPEG  
ROY KITCHEN, LONDON  
MAHONS LIMITED, HALIFAX  
W. P. LAROCHE, QUEBEC

HUDSON'S BAY COMPANY  
Calgary, Edmonton, Saskatoon, Vancouver, Victoria, Winnipeg  
and at other smart shops all over Canada.

ELIZABETH ARDEN, 673 Fifth Avenue, New York  
25 Old Bond Street, London 2 rue de la Paix, Paris

*For Christmas Give Fragrance*

The fragrant *Gift Boxes and Perfumes* of Roger & Gallet, Paris, are especially appropriate. The boxes contain selections of several most desirable toilet articles—works of art in fragrance and ultra-modern French in color and design. Three sizes, varying in number and size of the toilet articles contained. Priced from \$3 to \$20.00. Offered in the fragrances of:

*Pavots d'Argent*  
SILVER POPPIES

*Le Jade*  
The Precious Perfume

*Fleurs d'Amour*  
FLOWERS OF LOVE

Single articles of fragrance in each of these perfumes—in *Extrait*, *Eau de Toilette*, *Poudre*, *Compact*, *Savon*, *Bath Salts* (Tablets), *Aftabath Powder*, *Talcum*. Each in an attractive gift box—priced from \$1.00 to \$12.50.

**ROGER & GALLET**  
PARIS  
In Canada of EMILE MERIOT  
751, Victoria Sq., MONTREAL

Your favorite shop will be glad to show you Roger & Gallet's fragrances.

**Seeing the Home Folks at Christmas Time**

If you are looking so well you will surprise them! If you have Pimples, Blackheads, Redness of Face, Sallowness, or any facial blemish, let us treat you. The best treatment does your skin when you go home or go visiting for the holidays. Men and women are both treated at our Institute. Thirty years' experience in treating all manner of non-infectious skin and complexion troubles. Write or call for full information.

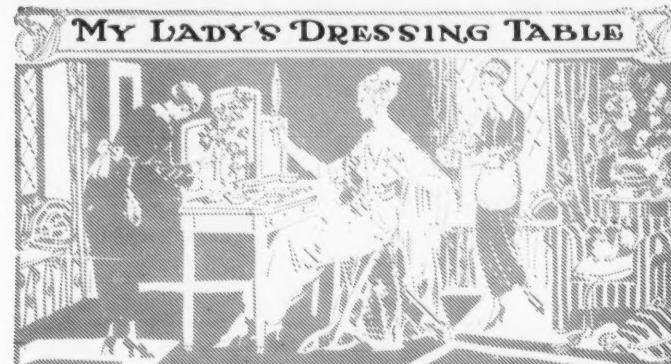
Write for Booklet "X" FREE

**HISCOTT INSTITUTE, LIMITED,**

**Why Bald So Young? Cuticura will help You**

To prevent loss of hair. Dandruff, usually the cause of premature baldness, may be easily removed by regular shampoos with Cuticura Soap, preceded by touches of Cuticura Ointment. This treatment keeps the scalp clean and healthy and promotes hair growth.

Sample Pack Free by Mail. Address Canadian Depot: Stenhouse, Ltd., Montreal. Price, Soap 25c, Ointment 25 and 50c. Talcum 25c. Cuticura Shaving Stick 25c.



SO IT is here again, with its mistletoe and holly and its Dickens' players and all the glorious traditions of Yuletide. We all know that the holly is the Christmas flower—but few of us remember that the turquoise is the December jewel. Speaking of jewellery, don't forget to tuck in a few bits for Christmas gifts—for jewellery is very much the fashion just now. A woman writing of her friend Anne's wedding says:

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plate-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother

men in the bridal party, but Anne made notes to show Christopher. The cigarette cases and lighters, in silver, and pencils (silver and gold) were good-looking and suitable, but Anne favored the buckle sets, belt buckles and tie clasps, because she is partial to anything in sets and especially those that can be monogrammed. We met a friend of Anne's in this shop—Carol Magie, who is to be married a week or two later than Anne. Carol was buying sterling military brushes to give her fiance. She said he had given her a boudoir set of brush,

training. It is best, therefore, to take first a general training in a recognized institution. This course varies in time from six to twelve months and in fees from fifty to a hundred guineas. If special aptitude is shown in any one branch, that branch should be studied further and a diploma taken in that subject. Thus a girl who has grit can take evening classes in chiropody and secure a valuable diploma after twelve months' study. Or she may specialize in the treatment of skin blemishes or scalp treatment. Diet and exercise or the interesting

is to discover what is your especial attraction and emphasize it until you are known by the single good quality rather than by any defect. For instance, if you have beautiful shining hair, keep it in such excellent condition that you will be known as the "girl with the lovely glossy hair" rather than "the girl with the red-rimmed eyes." Cultivate your beauty, until we forget there is anything else.

*Hester.* That is a good old-fashioned name—and it is an old-time question you ask. Woman's desire to have soft white hands is so old that we are sure that our Mother Eve must have gone in search of a hand lotion—and, no doubt, she found in the Garden of Eden something to satisfy her need. The secret has been lost, however, and we are experimenting with all manner of creams to-day, in the hope that we shall find the magical preparation which will make our hands white, soft and shapely. I am sending you the name of a preparation which many have found beneficial. Then, of course, there is that old lotion used by our grandmothers: equal parts of rose water and glycerine, to which have been added two or three drops of carbolic.

*Valerie*

#### That Flapper Vote

THE Flapper Vote, as some people are still pleased to call it, seems, according to Mr. Robert Harris, the American lawyer, to be going to produce one very definite result. And that is, freer and easier divorce for thousands of women on the grounds that Lord Buckmaster has already enumerated: desertion, cruelty, incur-

able insanity, drunkenness, and life imprisonment. Mr. Harris bases his prophecy on his own experience in the American States, where divorce varies from impossibility as in the Carolinas, to an almost farcical dead-easiness in the West. And he states that almost without exception liberal divorce laws have followed closely upon the granting of complete suffrage to women of twenty-one. To quote his own words: "In the West we have had 'Votes for Women' since the early 'nineties, and liberal divorce for that same period of time."

In parts of New England and in the Old South they still rather frown on women at the polls (though the right of suffrage is now universal), and these same States still cling to old illiberal divorce laws. This seems to be one aspect that the attackers of the flapper vote have so far overlooked. Or possibly it is something which they have been hoping would not be brought to light. For man is a curious creature. He so loves freedom for himself that he is even jealous of its being given to women. Long as he has kept it from her, however, it seems as though she must now come into her own!



FROM PARIS  
"Tryptique," J. Suzanne Talbot's ensemble in black and gold lame, over reversible undercoat of black crepe marocain lined in pink. Order now—offers wrap for sports, afternoon or evening.

comb and mirror, with the gorgeous new long slim handles that make you feel like a movie actress whenever you handle them. Carol told us she liked silver to match—she thinks it makes for harmony in the home. She was putting her theory into practice by buying her Edward brushes of the same pattern he had given her.

Before we came home, Anne bought a pin for little Peggy Wayne who is to be her flower girl—she got the child an enamelled pin, a basket of flowers in natural colors. And for wee Cousin Dickie, who will be page or ring-bearer, she bought a signet ring. While she was buying these, I looked at the adorable enamel and sterling vanity cases (completely fitted) and the tiny perfume flasks. These would make such charming gifts for a bride, who had to remember expenses, to give. I liked the perfume bottles, too, with enamelled tops and great long stoppers made expressly for applying the perfume. I could have a really lovely wedding without it costing Dad more than he could afford.

Isn't that an interesting tale of a nice wedding, all ablaze with jewels? Anne is also going to receive a jade pendant which comes all the way from India and which I should rather receive than all the pearls in the world. Lucky Anne, to be the recipient of all these lovely things:—and a bridegroom, too. I do hope that Christopher is a nice man and that he will give Anne an "allowance" of goodly figures.

May you all have a Merry Christmas, with a precious stone shining somewhere!

\*

UNLIKE so many of our present-day occupations, beauty culture is not the product of our modern civilization, says an English authority. There is evidence that it existed both as an art and as a profession in the days of the oldest known Egyptian civilization. Beauty culture in England has passed through many phases, most of them in the past being distinctly hostile to Nature and Health, but we are at last returning, slowly, though very surely, to the true culture of the old Greeks who studied beauty along the lines of Nature.

It is of the greatest importance that any girl taking up beauty culture as a career should recognize this trend in the present fashion. The public is tired of veneer beauty. The real demand to-day is for "Beauty from Within." The beauty specialist must have a thoroughly sound knowledge of massage, food values, exercise and hygiene. Cleansing creams, feeding creams, astringents and powders must not be administered in any haphazard fashion. Every skin requires individual attention, and to give this the specialist must have made a thorough study of the skin and its functions.

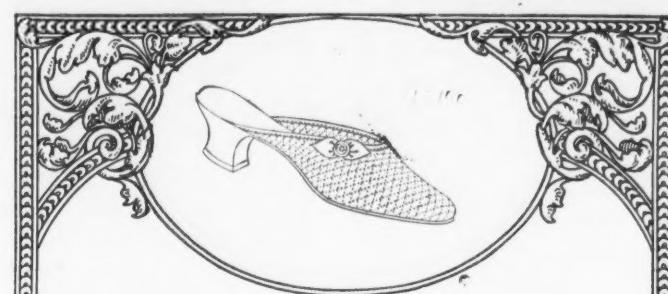
Now it is evident that the first essential to success as a beauty specialist must be the right sort of

#### Correspondence

*Mollie.* From what you say you are suffering from an attack of self-consciousness and will be most uncomfortable until you learn not to take yourself seriously. Your embarrassment in company arises from a belief that everyone is gazing at you and is enjoying your confusion. Now, the world is much too busy to be indulging in such a performance, and you must try to realize that each one of us has only a small part to play and that everyone is friendly and wishes you to do well. As for the blushing, I should not worry about it, as a blush is most becoming to most women. In fact, the complaint made by most censors is that women have forgotten how to blush. Don't be discouraged if the self-forgetting process is a rather long one. You will be ever so happy when you realize that no one matters very much.

\*

*Violet.* It is a waste of time to regret that one has been given a small share of good looks. The ways of the Fates in distributing their favours are quite uncontrollable. To some are given so many charms, while others languish in depression, all owing to a nose which insists on turning up or a mouth which refuses to be anything like a rosebud. Just consider, Violet, that there is no woman who is utterly without a redeeming feature. The wisest policy



#### The Gift of Comfort

To wish her comfort in her hours of ease is the happy Christmas mission of Comfort slippers. Above is a stunning boudoir slipper of quilted satin, with warm lining; any woman would like a pair of these. Black, Rose, Delft Blue, Pink, also in Black Velvet. \$5.00.

#### Hosiery

Lovely silk hose in the new Fall shades, put up in Xmas boxes, one, two or three pairs to a box. Price per pair, \$2.00 up.

#### Buckles

We have an unusually varied assortment of those finer qualities you will want to give. Rhinestone, cut steel, bead and other materials. \$2.00 to \$25.00.

H. & C. Blackford

LIMITED  
286 YONGE STREET  
South of Dundas St.

## GIFT LINGERIE

that meets every woman's need

She'll be delighted  
with Novasilk!

ILLUSTRATED in this advertisement are several styles of Novasilk garments, chosen from a range that has never before been so large; designs that have never been so lovely, and color variety that has never been so great.

Every article of Stanfield's Novasilk is a masterpiece of finished, tailored workmanship—each one a beauty that any woman will want. A fascinating array of lovely colors to choose from includes white, flesh, peach, mauve, lemon, lovebird, blonde, azure, navy, black, wine, champagne and silver.

She'll be frankly delighted with Novasilk for Christmas. The range comprises garments that will make ideal gifts.

Made by  
Stanfield's Limited at  
Truro, Nova Scotia

Makers of Stanfield's Underwear  
for all the family.



Another style of  
Nightgown that is  
particularly popular.  
Many a woman will  
welcome a handsome  
gift like this.

STANFIELD'S Novasilk LINGERIE



NOVASILK VEST  
A comfortable as well  
as stylish, this two-  
piece type is one of  
the most popular  
Novasilk garments.

Novasilk Breakfast  
Comb. The latest  
addition to the  
Stanfield line. In  
pleasing combinations  
of black and  
blonde, black and  
rose, maize and  
lemon and lovebird  
with black.



Novasilk Breakfast  
Comb. The latest  
addition to the  
Stanfield line. In  
pleasing combinations  
of black and  
blonde, black and  
rose, maize and  
lemon and lovebird  
with black.



*What Woman would not love  
a Gift from  
ELIZABETH ARDEN?*

ELIZABETH ARDEN's famous Venetian Toilet Preparations—creams and powders and tonics which make a woman lovely—will make her happy, too, on Christmas Day! There is an Elizabeth Arden gift for every woman on your Christmas list. *Beauty Boxes* in leather or lacquered metal, fitted with every accessory of the *toilette*. *Poudre d'Illusion*, *O-Boy Compacts*, *Venetian Flower Powder*, *Treasurette* (a tiny vanity), *Venetian Bath Salts* in handsome jars—these are gifts which will prove your discernment and express the subtlest flattery.

ELIZABETH ARDEN'S *Venetian Toilet Preparations*  
are on sale at:  
THE ROBERT SIMPSON CO., LTD., Toronto  
HENRY MORGAN & CO., LTD., Montreal  
CHAS. OGILVY, LTD., Ottawa  
W. F. C. BRATHWAITE, LTD., Winnipeg  
H. DUNSON'S BAY COMPANY  
Calgary, Edmonton, Saskatoon, Vancouver, Victoria, Winnipeg  
and at other smart shops all over Canada.  
ELIZABETH ARDEN, 673 Fifth Avenue, New York  
25 Old Bond Street, London  
2 rue de la Paix, Paris

*For Christmas Give Fragrance*

The fragrant *Gift Boxes and Perfumes* of Roger & Gallet, Paris, are especially appropriate. The boxes contain selections of several most desirable toilet articles—works of art in fragrance and ultra-modern French in color and design. Three sizes, varying in number and size of the toilet articles contained. Priced from \$3 to \$20.00. Offered in the fragrances of:

*Pavots d'Argent*  
SILVER POPPIES

*Le Jade*  
The Precious Perfume

*Fleurs d'Amour*  
FLOWERS OF LOVE

Single articles of fragrance in each of these perfumes—in *Extrait*, *Eau de Toilette*, *Poudre*, *Compact*, *Savon*, *Bath Salts* (*Tablets*), *Aftabath Powder*, *Talcum*. Each in an attractive gift box—priced from \$1.00 to \$12.50.

**ROGER & GALLET**  
*Parfumeurs — Paris*

In Canada at **EMILE MERIOT**  
751, Victoria Sq., MONTREAL

Your favorite shop will be glad to show you Roger & Gallet's gift line.

*Pavots d'Argent*  
*Fleurs d'Amour*  
*Le Jade*

**Seeing the Home Folks at Christmas Time**

If you are looking so well you will surprise them? If you have Pimples, Blackheads, Redness of Face, Sallowness, or any facial blemish let us treat your troubles and you'll look your best when you go home or go visiting for the holidays. Men and women are both treated at our Institute. Thirty years' experience in treating all manner of non-infectious skin and complexion troubles. Write or call for full information.

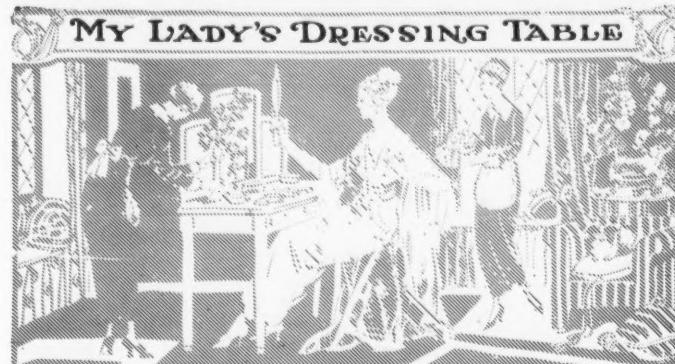
Write for Booklet "X" FREE

**HISCOTT INSTITUTE, LIMITED,**

**Why Bald So Young?  
Cuticura will help You**

To prevent loss of hair. Dandruff, usually the cause of premature baldness, may be easily removed by regular shampoos with Cuticura Soap, preceded by touches of Cuticura Ointment. This treatment keeps the scalp clean and healthy and promotes hair growth.

Sample Each Free by Mail. Address Canadian Depot: St. John's, Ltd., Montreal. Price, Soap 25c. Ointment 25 and 50c. Talcum 25c. Cuticura Shaving Stick 25c.



SO IT is here again, with its mistletoe and holly and its Dickens' players and all the glorious traditions of Yuletide. We all know that the holly is the Christmas flower—but few of us remember that the turquoise is the December jewel. Speaking of jewellery, don't forget to tuck in a few bits for Christmas gifts—for jeweller is very much the fashion just now. A woman writing of her friend Anne's wedding says:

Christopher doesn't know it yet, but Anne has the best-looking watch for him that I've ever seen. Its plati-

riage, when Anne will wish to be every inch the dignified young matron. To further this impression she has a supple black velvet in reserve and a diamond and platinum pendant her adoring father gave her. The pin to match it was a gift from adoring mother last Christmas. She has onyx and diamond earrings, too, and a bracelet. Anne always wears long earrings—some of hers are four inches long! She says they add length to her face. I look better in the hoop style—Willson says I wouldn't make a bad gypsy.



VEILED BEAUTY  
The return to fashion of the eye-veil is seen on this pretty hat of black velvet. It has an intriguing effect.

nium and so thin I should think he might eat it by mistake, taking it for a wafer. Anne says it is to wear with evening clothes and that if she has only half the trouble getting Christopher to put on his evening clothes as her mother does with her father, the gift will not have been in vain.

Anne doesn't know this, either, but Christopher has the loveliest pin for her—diamonds and sapphires. She is mad about sapphires—they're her birthstone—and Christopher may forget other details, but he has that firmly fixed in mind.

Well, we had what I call a delectable morning, choosing shoulder pins for six bridesmaids—you may pay anything you please and none of the stones in these settings are offensively large, so they don't suggest expense as the first thought. My gift is a bracelet set with emeralds—my birthstone. By the way, emeralds are high in favor this year and they are showing "sets" of them—bracelet, brooch, choker and earrings.

Christopher's favorite among Anne's trousseau frocks is a warm brown velvet—Anne is a dream in brown. With this she plans to wear her yellow topazes. Her father gave her her choice between a topaz or an amethyst set and the brown velvet decided Anne in favor of the former. She has a large square-cut stone in a gold setting, long gold-rimmed topaz earrings, and an exquisite pendant on a gold chain—a gift from Christopher. She also has the choker topaz necklace. Anne is partial to gold settings with brown, and she will sometimes wear her grandmother's gold beads and the wide gold bracelet also willed to her, with this brown frock. Oh yes, she has flexible gold necklace too, and she has to keep it hidden from her bad small brother who yearns to "play snake" with it.

There will be occasions, like the first formal dinner after her mar-

We didn't get the gifts for the

**Dressing Table Coupon**

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

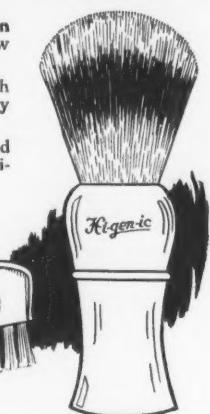
*For some lucky men this Christmas!*

a- **HI-GEN-IC**  
Shaving Brush  
or  
Hand and Bath Brush

A gift any man will appreciate! And when he sees the word "Hi-gen-ic" he will know you have displayed perfect judgment. Hi-gen-ic Shaving Brushes come in French Ivory and Aluminum handles, attractively boxed, and priced 50c to \$8. Hi-gen-ic Toilet Brushes, for hands and bath, are handsomely finished with aluminum top, boxed and priced \$1 to \$3.

FOR SALE BY LEADING DEALERS

Made by The BOECKH COMPANY Ltd., Toronto  
Makers of Fine Brushes for over 70 Years.



**"The Dancing Chiffon"**  
has captivated Canadian women

For this lovely hose is exquisitely sheer and clear . . . and unusually long wearing. This is why



**"The Dancing Chiffon"**  
Pure thread Japan silk from heel to narrow hem, dyed in all the latest shades. Ask for it by Style No. 33780.

YOU will fall in love with "The Dancing Chiffon" at once. With its matchless filmy weave, its lovely and varied shades—and the graceful slender effect it gives as it hugs the leg.

And with this superb beauty comes long wear. For the foot is made of extra-fine mercerized lisle—reinforced at toe, sole and heel.

**HOSTERY**  
for men, women and children  
THE ALLEN-A COMPANY—KENOSHA, WISCONSIN  
Representative:  
CHARLES PHILLIPS, 184 BAY STREET, TORONTO

See "The Dancing Chiffon" at your dealers. Ask for it by name or style number—33780. If your dealer can't supply you, write our Canadian Representative.

**Light up..for Health**



USE light freely to guard that most precious asset—the eyesight of youth. Good lighting costs little, yet it prevents eyestrain, keeps the vision keen and thus helps to promote good health.

**EDISON MAZDA**  
INSIDE FROSTED  
**LAMPS**  
A Canadian General Electric Product

Light up for health with the new Edison Mazda Lamps. Their inside frosting diffuses the light without loss and yields a velvety-soft glow. Save time and annoyance by buying the carton of six Edison Mazda Lamps.

men in the bridal party, but Anne made notes to show Christopher. The cigarette cases and lighters, in silver, and pencils (silver and gold) were good-looking and suitable, but Anne favored the buckle sets, belt buckles and tie clasps, because she is partial to anything in sets and especially those that can be monogrammed. We met a friend of Anne's in this shop—Carol Magie, who is to be married a week or two later than Anne. Carol was buying sterling military brushes to give her fiance. She said he had given her a boudoir set of brush,

training. It is best, therefore, to take first a general training in a recognized institution. This course varies in time from six to twelve months and in fees from fifty to a hundred guineas. If special aptitude is shown in any one branch, that branch should be studied further and a diploma taken in that subject. Thus a girl who has grit can take evening classes in chiropody and secure a valuable diploma after twelve months' study. Or she may specialize in the treatment of skin blemishes or scalp treatment. Diet and exercise or the interesting

is to discover what is your especial attraction and emphasize it until you are known by the single good quality rather than by any defect. For instance, if you have beautiful shining hair, keep it in such excellent condition that you will be known as the "girl with the lovely glossy hair" rather than "the girl with the red-rimmed eyes." Cultivate your beauty, until we forget there is anything else.

*Hester.* That is a good old-fashioned name—and it is an old-time question you ask. Woman's desire to have soft white hands is so old that we are sure that our Mother Eve must have gone in search of a hand lotion—and, no doubt, she found in the Garden of Eden something to satisfy her need. The secret has been lost, however, and we are experimenting with all manner of creams to-day, in the hope that we shall find the magical preparation which will make our hands white, soft and shapely. I am sending you the name of a preparation which many have found beneficial. Then, of course, there is that old lotion used by our grandmothers: equal parts of rose water and glycerine, to which have been added two or three drops of carbolic.

*Valerie*

#### That Flapper Vote

THE Flapper Vote, as some people are still pleased to call it, seems, according to Mr. Robert Harris, the American lawyer, to be going to produce one very definite result. And that is, freer and easier divorce for thousands of women on the grounds that Lord Buckmaster has already enumerated: desertion, cruelty, incur-

able insanity, drunkenness, and life imprisonment. Mr. Harris bases his prophecy on his own experience in the American States, where divorce varies from impossibility as in the Carolinas, to an almost farcical deadliness in the West. And he states that almost without exception liberal divorce laws have followed closely upon the granting of complete suffrage to women of twenty-one. To quote his own words: "In the West we have had 'Votes for Women' since the early 'nineties, and liberal divorce for that same period of time."

In parts of New England and in the Old South they still rather frown on women at the polls (though the right of suffrage is now universal), and these same States still cling to old illiberal divorce laws. This seems to be one aspect that the attackers of the flapper vote have so far overlooked. Or possibly it is something which they have been hoping would not be brought to light. For man is a curious creature. He so loves freedom for himself that he is even jealous of its being given to women. Long as he has kept it from her, however, it seems as though she must now come into her own!



FROM PARIS  
"Tryptique," J. Suzanne Talbot's ensemble in black and gold lame, over reversible undercoat of black crepe marocain lined in fox fur—designed in fox—offers wrap for sports, afternoon or evening.

comb and mirror, with the gorgeous new long slim handles that make you feel like a movie actress whenever you handle them. Carol told us she liked silver to match—she thinks it makes for harmony in the home. She was putting her theory into practice by buying her Edward brushes of the same pattern he had given her.

Before we came home, Anne bought a pin for little Peggy Wayne who is to be her flower girl—she got the child an enamelled pin, a basket of flowers in natural colors. And for wee Cousin Dickie, who will be page or ring-bearer, she bought a signet ring. While she was buying these, I looked at the adorable enamel and sterling vanity cases (completely fitted) and the tiny perfume flasks. These would make such charming gifts for a bride, who had to remember expenses, to give. I liked the perfume bottles, too, with enamelled tops and great long stoppers made expressly for applying the perfume. I could have a really lovely wedding without it costing Dad more than he could afford.

Isn't that an interesting tale of a nice wedding, all ablaze with jewels? Anne is also going to receive a jade pendant which comes all the way from India and which I should rather receive than all the pearls in the world. Lucky Anne, to be the recipient of all these lovely things—and a bridegroom, too. I do hope that Christopher is a nice man and that he will give Anne an "allowance" of goodly figures.

May you all have a Merry Christmas, with a precious stone shining somewhere!

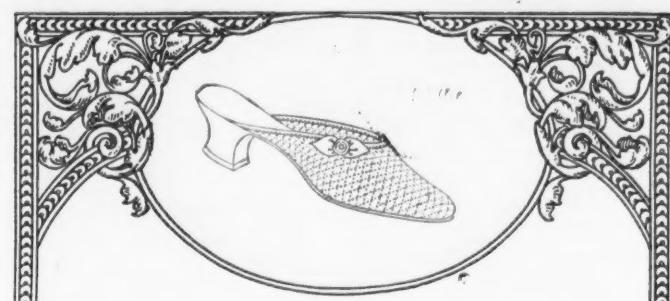
\*

UNLIKE so many of our present-day occupations, beauty culture is not the product of our modern civilization, says an English authority. There is evidence that it existed both as an art and as a profession in the days of the oldest known Egyptian civilization. Beauty culture in England has passed through many phases, most of them in the past being distinctly hostile to Nature and Health, but we are at last returning, slowly, though very surely, to the true culture of the old Greeks who studied beauty along the lines of Nature.

It is of the greatest importance that any girl taking up beauty culture as a career should recognize this trend in the present fashion. The public is tired of veneer beauty. The real demand to-day is for "Beauty from Within." The beauty specialist must have a thoroughly sound knowledge of massage, food values, exercise and hygiene. Cleansing creams, feeding creams, astringents and powders must not be administered in any haphazard fashion. Every skin requires individual attention, and to give this the specialist must have made a thorough study of the skin and its functions.

Now it is evident that the first essential to success as a beauty specialist must be the right sort of redeeming feature. The wisest policy

is to discover what is your especial attraction and emphasize it until you are known by the single good quality rather than by any defect. For instance, if you have beautiful shining hair, keep it in such excellent condition that you will be known as the "girl with the lovely glossy hair" rather than "the girl with the red-rimmed eyes." Cultivate your beauty, until we forget there is anything else.



#### The Gift of Comfort

To wish her comfort in her hours of ease is the happy Christmas mission of Comfort slippers. Above is a stunning boudoir slipper of quilted satin, with warm lining; any woman would like a pair of these. Black, Rose, Delft Blue, Pink, also in Black Velvet. \$5.00.

#### Hosiery

Lovely silk hose in the new Fall shades, put up in Xmas boxes, one, two or three pairs to a box. Price per pair, \$2.00 up.

#### Buckles

We have an unusually varied assortment of those finer qualities you will want to give. Rhinestone, cut steel, bead and other materials. \$2.00 to \$25.00.

H. & C. Blackford

LIMITED

286 YONGE STREET South of Dundas St.

## GIFT LINGERIE

that meets every woman's need

She'll be delighted with Novasilk!

ILLUSTRATED in this advertisement are several styles of Novasilk garments, chosen from a range that has never before been so large; designs that have never been so lovely, and color variety that has never been so great.

Every article of Stanfield's Novasilk is a masterpiece of finished, tailored workmanship—each one a beauty that any woman will want. A fascinating array of lovely colors to choose from includes white, flesh, peach, mauve, lemon, lovebird, blonde, azure, navy, black, wine, champagne and silver.

She'll be frankly delighted with Novasilk for Christmas. The range comprises garments that will make ideal gifts.

Made by  
Stanfield's Limited at  
Truro, Nova Scotia

Makers of Stanfield's Underwear  
for all the family.



Another style of  
Novasilk that is  
proving very popular.  
Many a woman will  
welcome a handsome  
gift like this.



NOVASILK VEST  
AS COMFORTABLE AS IT IS  
STYLISH, THIS TWO-  
PIECE TYPE IS ONE OF  
THE MOST POPULAR OF  
NOVASILK GARMENTS.

Novasilk Breakfast  
Costume. The latest  
addition to the  
Stanfield line. In  
pleasing combinations  
of black and blonde,  
blue and rose,  
mauve and  
lemon and lovebird  
with black.

STANFIELD'S Novasilk LINGERIE

**Sports Wear**

THE French couturiers have been so busy, thinking up designs sufficiently thrilling to make women want to get dressed up in the afternoon, that they have rather neglected sports attire this season, although it is doubtful if that delightful apparel could possibly be improved beyond its present state of smartness and comfort. They have, however, set aside some special jewellery of the colored stone and heavy gold variety for sports wear.

A woman naturally doesn't dash around a golf course wearing a diamond necklace and bracelet of splendid workmanship and amazing cost, but a diamond-studded brooch would be perfectly safe and add a gay touch to a plain frock.

In the case of the ensemble in the accompanying photograph, the brooch has a centre of green jade, which matches the jade heads of the young woman's necklace, her earrings, ring and bracelet, and the stripes in her dress. As a matter of fact, it isn't jade but green onyx in all but the brooch and necklace, but the effect is the same so far as the color scheme is concerned—which is, of course, the most important thing. Even this lucky damsel's vanity case is jade green.

**When Sick for Home**

The town that calls to me  
Is by the North Sea set,  
The gulls go laughing there  
The sands are wet.

My heart has tears in it  
Remembering little things—  
The way the sunlight lit  
The seagulls' wings,

The way a wave would foam  
Around a shell  
The brown sails set for home  
When evening fell.

—Anne Hepple.



Hon. Janet Aitken, only daughter of Lord Beaverbrook and the late Lady Beaverbrook, was married on Monday, December 12, to Ian Douglas Campbell, heir-presumptive to the Duke of Argyll, in St. Columba's Church of Scotland, Pont Street. The wedding was held at the time and place originally announced, but owing to the death of the bride's mother on December 1, it was very quiet. Only the immediate relatives were present. There was no reception after the wedding. The bridegroom is a son of the late Douglas Walter Campbell, and a grandson of Lord Walter Campbell, and also first cousin once removed of the present Duke of Argyll. His home is at Somenachan, Dalmally, Argyllshire.



MISS MARGARET MATHESON

Daughter of Archbishop S. P. Matheson, Archbishop of Rupert's Land, and Primate of the Anglican Church in Canada. Miss Matheson is a popular debutante in Winnipeg this season.

His Honor the Lieutenant-Governor of Ontario gave a small dinner on Tuesday evening of last week for Colonel Agar Adamson, who is sailing for England shortly. The following were present: Mr. Clarence Bogert, Mr. John M. Lyte, Mr. S. H. Logan, Mr. H. D. Burns, Mr. A. O. Beardmore, Mr. Stephen Hayes, Mr. A. M. Stewart, Mr. H. R. Tadpole, Mr. J. L. Coulson.

Mrs. W. H. Cawthra, of Forest Hill Road, and her sister, Mrs. Wallace Nesbitt of Warren Road, are again in Toronto from New York.

Mrs. Albert Grant of Port Hope, with her two daughters, sailed last week for France. They will spend the winter at Cannes.

Miss Isobel Cockshutt is again in Bradford after a motor trip of several days, when Miss Isobel Williams of Toronto and Miss Bertha Fleming of Windsor accompanied her.

Miss Elsie Waters, of Kitchener, is spending a fortnight in New York City.

Mrs. Scott Griffin, of Toronto, will sail after Christmas for France to join her daughter, Miss Margaret Griffin, in Paris.

Mrs. Fraser, of Lindsay, recently spent a few days in Toronto with Mrs. Reginald Geary.

Mrs. Marler, of Montreal, has been visiting Mrs. W. B. McMurtrich, of Prince Arthur Avenue.

Mr. and Mrs. Campbell Humphrey, of Toronto, and their family, are at Bowdon Farm, Hudson Heights, Quebec, for the Christmas season.

A very delightful dance was given on Friday night of last week at his residence on St. George Street, Toronto, by Mr. Alfred O. Beardmore, in honor of Miss Isobel Ross, daughter of the Lieutenant-Governor of Ontario. Mrs. Torrance Beardmore, smart in a French gown of white velvet with rhinestone buckle, and Miss Isobel Ross, attractively frayed in gold cloth with gold sequins, and wearing gold slippers received with Mr. Beardmore. Mrs. H. J. Esk, in black chiffon and silver, Lady Kingsmill, of Ottawa, in richly beaded and fringed midnight blue georgette, Miss Diana Kingsmill, of Ottawa, in apricot georgette with gold lace, and Miss Helen Beardmore were present. Other guests included General and Mrs. Bickford, of Buffalo; Colonel Agar Adamson, Colonel and Mrs. Reginald Pellatt, Captain and Mrs. Eric Haldenby, Miss Katharine Christie, Miss Anna-Mae Hees, Miss Isobel Cawthra, Colonel and Mrs. Norman

Perry, Mr. and Mrs. Max Haas, Mr. and Mrs. Andrew MacLean, Mr. and Mrs. Donald Ross, Mr. and Mrs. John Coulson, Mr. and Mrs. H. L. Plummer, Mr. and Mrs. A. H. C. Proctor, Mr. and Mrs. Huntley Christie, Miss Marjorie Mulock, Mr. and Mrs. Paul Fleming, Mr. and Mrs. Ernest Seitz, Mr. and Mrs. John McKee, Mr. and Mrs. B. K. Johnston, Mr. and Mrs. Allen Case, Mr. and Mrs. Angus Macdonald, Major and Mrs. Carr-Harris, Mr. and Mrs. Albert E. Dyment, Miss Margaret Parker, Mrs. Alice Eaton, Miss Nancy Matthews, Mr. and Mrs. Ronald Hett, Mr. and Mrs. H. Coulson, Mr. and Mrs. Alfred Bennett, Mr. and Mrs. Gordon Phippen, Mr. and Mrs. James Suydam, Miss Joyce Warden.

Boyd presided at the prettily arranged tea-table, and were assisted by Miss Ruth Porter, Miss Nancy Matthews, Miss Helen Wright, Miss Mary Kerr, Miss Naomi Anglin, Miss Dyonise Rochereau de la Sablière, Miss Katherine Strickland, Miss Elizabeth Scott and Miss Dorothy Towers.

\* \* \*

Owing to New Year's Day falling on Sunday this season, the Lieutenant-Governor of Ontario will hold the usual New Year's Day Reception on Monday, January 2, at Government House Rosedale, from eleven o'clock A.M. till 12.30.

\* \* \*

The Bishop Strachan School Association of Toronto will hold their ninth Annual Ball in aid of their Social Service Work, at Casa Loma, on Tuesday night, January 3, 1928.

\* \* \*

Among those who attended the games of the Toronto Officers' Indoor Baseball League at the Armouries on Saturday night of last week, when Mrs. Clifford McTeague, Mrs. W. A. Moore, Mrs. Herbert Alley and Mrs. George MacLaren were hostesses, were General Arthur Bell, Mrs. Bell, Mr. and Mrs. William Southam, Dr. Fulton Risden, Colonel Ernest Minns, Captain and Mrs. Sidney Wedd, Major and Mrs. Marani, Captain Kingsmill, Mr. and Mrs. E. Ralph, Mr. and Mrs. Adrian Millman, Colonel and Mrs. Seth Pepler, Major R. Sankey, Captain Keith Cartwright, Mr. and Mrs. Wilson Hambley, Miss Ruth Strange, Colonel Colin Harbottle, Miss Evelyn Johnston, Colonel and Mrs. Ian Sinclair, Major Dempster, Captain W. W. Forsyth, Miss Betty Lee, Mr. Jack Sprague, Miss Marion McMillan, Captain and Mrs. Eric Jones, Captain and Mrs. Huine Crawford, Miss Jean Harper, Mr. Graeme Gibson, Mr. and Mrs. Ruthven, Colonel and Mrs. Albert Poupart, Captain Gerald Malone, Mr. and Mrs. Alan Fyfe, Captain and Mrs. E. Pointon, Miss Anne Rooney.

\* \* \*

Mrs. Crow-Baker, of Victoria, B.C., with her niece, Miss Jean Ross, are in Toronto and will be at the Alexandra for a few weeks before leaving for the South.

\* \* \*

Miss Cecil Eustace Smith, Miss Jim Eustace Smith, Mr. Montgomery Wilson and Mr. Eastwood gave a delightful exhibition of the Four which they will skate at Olympia, on Saturday afternoon of last week at the Skating Club of Toronto. There were many enthusiastic spectators and a most enjoyable time was spent. A few of those present were, Mrs. Eustace Smith, Miss Ethel Kirkpatrick, Miss Mabel Kerr, Cobourg, Mrs. J. P. Watson, Mr. and Mrs. C. W. Montgomery, Mr. Chick Foster, Mrs. John Cruso, Mrs. D. T. Symons, Mr. C. Capreol, Miss Constance Wilson, Miss A. Bird, Miss Dorothy Foster, Mrs. Stephen Jarvis, Mrs. de Leigh Wilson, Miss Louise Bertram, Mrs. C. L. Foster, Dr. and Mrs. Harold Parsons, Miss Wadsworth.

\* \* \*

Mr. and Mrs. R. W. P. Parker, of Toronto, entertained at a dinner dance at the Hunt Club on Saturday night of last week, in honor of their daughter Margaret's birthday. Mrs. Parker was smart in a French gown of white satin, gracefully draped, and Miss Margaret was charming in black georgette with diamante. Mr. and Mrs. Parker's guests included, Miss Isobel Cawthra, Mr. George Beardmore, Mr. and Mrs. Gordon Beardmore, Mr. and Mrs. Rustan Parker, Colonel Ponton Armour, Mrs. Armour, Miss Marjorie Mulock, Mr. and Mrs. Donald Macintosh, Mr. and Mrs. Gerald Greene, Mrs. F. Johnston, Miss Isobel McLaughlin, Mr. and Mrs. Eric Lowndes, Miss Helen Lawson, Mr. and Mrs. Percy Hayes, Miss Winifred Macdonald, Mr. and Mrs. Wilfred Somers, Miss Edith Coleman, Mrs. J. Clark, Miss Jean Grieg, Miss Frances Gurney.

Mr. and Mrs. Clifford Marshall are again in Toronto from New York.

Mrs. A. H. Beaton, of Toronto, will entertain at a tea-dance on Saturday afternoon, December 31, in the Pompeian room at the King Edward Hotel, in honor of her débutante daughter, Miss Margaret Beaton.

\* \* \*

Miss Jean Francis, of Toronto, is spending three weeks of the Christmas season in Spain.



Photo by Ashley & Crippen

AN INTERESTING TORONTO ENGAGEMENT

Colonel and Mrs. A. E. Kirkpatrick, of Toronto, recently announced the engagement of their only granddaughter, Miss Marjorie Mulock, to Dr. Howard H. Burnham, son of Dr. and Mrs. G. H. Burnham, of Toronto. Dr. Burnham is Colonel of the 16th Field Ambulance, C.A.M.C.

## The Christmas Dinner

**THE Merriest, Happiest Meal of all the Year.** How much preparation is made for it and what an important part of the function the TABLE LINEN is.  
Let us launder the linen for your Christmas Table. The results will delight you.  
Washed in soft water and creamy suds. Ironed by careful expert ironers, who bring out their glossy sheen and send them back to you beautifully folded.

**Call Main 7484 To-Day And Our Driver Will Call.**

**New Method Laundry Limited**  
"We Know How"  
THE LAUNDRY DOES IT BEST

**Special Announcement**

## KING EDWARD HOTEL

**SUNDAY AFTERNOON MUSICALE**

During the Tea Hour on the Parlor Floor, 4.30 to 6 p.m.

**Irving Levine, Baritone**

Main Dining Room, 6.30 to 8 p.m.  
SYMPHONY ORCHESTRA—LUIGI ROMANELLI, Director.

**Pictures (old & modern)**  
**Prints**  
**Engravings**  
**Etchings**  
**Antiques**  
**Sheffield**  
**Plate**  
**Objets d'Art**

**Sale Extraordinary**  
To wind up the estate of the late John Britnell an executor's sale is being held of the entire stock.

**LOVELY GEORGIAN AND VICTORIAN TEA SETS**  
REMARKABLE REDUCTIONS.  
A wonderful opportunity for collectors and others.

**Britnell's Galleries**  
880 Yonge St., Toronto.  
Many Christmas Gift Suggestions. Open Evenings.

# Visit BERMUDA

## IDEAL GOLF

Imagine these beautiful Islands basking in mild sunshine tempered by cool sea-breezes.  
Enjoy golf on some of the world's finest courses, under the most enjoyable conditions. Tennis, riding, sea-bathing, sailing, any out-door recreation.  
In the evenings dancing, moonlight picnics and other social activities.  
Ask your local Steamship Agent for illustrated Tourist Guide or write direct for special information to

THE BERMUDA TRADE DEVELOPMENT BOARD  
HAMILTON, BERMUDA

Period Furniture      Antique Silver

FOR CHRISTMAS GIFTS

**The Old Antiquary Limited**

365 Yonge Street TORONTO

Dealers in the Unique

Old English China      Irish Glass



Lady Kingsmill and her daughter, Miss Diana Kingsmill, of Ottawa, were in Toronto for Mr. Alfred Beardmore's dance for Miss Isabel Ross, and were the guests of Mrs. H. J. Fisk, Devon House, for a few days.

Dr. and Mrs. W. A. Kirkwood, the latter Dean of the Women's Union of the University of Toronto, entertained at tea on Saturday afternoon of last week in honor of Principal Maurice Hutton of University College. Principal Hutton and his daughter, Miss Ruth Hutton, the latter in black georgette with Oriental embroidery, received with Dr. and Mrs. Kirkwood. Mrs. Kirkwood was in manne chameuse with lace, wore an embroidered ivory shawl.

Mr. and Mrs. Reginald Brock, of Montreal, and their family will be in Toronto for the Christmas season guests of the Misses Brock.

Mrs. Bertram Johnston, of Toronto entertained at dinner on Friday night of last week prior to Mr. Alfred Beardmore's dance in honor of Miss Isabel Ross, daughter of the Lieutenant Governor of Ontario.



MRS. CARLTON W. ALLEN, OF MONTREAL, AND DAUGHTERS, NANCY AND BARBARA

Mrs. Allen is a daughter-in-law of Mrs. Hedleigh Bond, of Toronto.

### Pupil Nurses Wanted

BUFFALO CITY HOSPITAL

462 Grider St., Buffalo, N.Y.  
863 beds for the reception of every known disease.

#### SIX DISPENSARIES IN CONNECTION

Affiliated with the University of Buffalo Medical and Dental Schools and District Nursing Association  
3 year registered course, fitting pupils for Bedside, Public Health and Administrative Nursing  
670 hours devoted to classes, recitations, demonstrations and laboratory work in Dietetics, Home Economics, Bacteriology, Chemistry, Physiology and General Nursing Subjects.

Opportunities for selected graduates to fill paid executive positions or pursue special study courses.

THE EXPERIENCE WE OFFER EQUALS A THREE YEAR COLLEGE COURSE

Entrance requirements: 1 year New York State High School or its equivalent.  
Salary, \$15.00 a month. Food, lodging, uniforms, laundry and books furnished free.  
Straight eight hour duty. No split watches. One whole day off every seven days.  
A well-conducted nursing course is a fine preparation for matronship and a splendid opportunity to cultivate the habit of right living.

JANUARY CLASS NOW FORMING

**In Detroit**  
It is the Tuller For Value

Facing Grand Circus Park,  
the heart of Detroit. \$600  
pleasant rooms, \$2.50 and up.  
Ward B. James, Manager.  
DETROIT, MICH.

**HOTEL TULLER**

and carried pink roses. The tea tables attractively decorated with yellow candles and exquisite spring flowers. Tea, soups and pastries were presented over by Mrs. Owen, Mrs. G. S. Brett, Miss Ford and Miss Charlotte Valentine. There was a large number of guests among whom were Sir Robert and Lady Patonier, Mrs. G. W. Monk, Professor and Mrs. J. C. MacLennan, Professor and Mrs. McIlwraith, Professor and Mrs. Malcolm Wallace and Mrs. H. B. Anderson, Professor and Mrs. C. H. Mitchell, Hon. Howard Ferguson, Mrs. Ferguson, Professor and Mrs. John Satterley, Dean Packham, Professor and Mrs. Currey, Miss Lawrie, Mrs. L. Pau, Miss M. W. Howell, Mr. and Mrs. T. A. Russell, Professor and Mrs. Oswald Smith, Professor and Mrs. Cosgrave, Dr. and Mrs. W. Campbell.

Mr. and Mrs. S. H. Parsons of Forest Hill Road, Toronto, entertained at tea on Saturday afternoon of last week. Mrs. Parsons was resplendent in a black chiffon velvet gown with pearls and rhinestones. Assisting Mrs. Parsons were Mrs. E. A. Hethington, Mrs. Harry Gooderham and Mrs. C. A. Withers. Mrs. Parsons is entertaining again at tea on January 12.

Mrs. J. E. R. McCready of Charlottetown, P.E.I., is visiting her sister, Mrs. Boyle Travers, and Dr. Travers, at their residence on Lancaster Avenue, West Saint John.



MRS. LENNOX GRAHAM BLACK, OF MONTREAL  
Formerly Miss Mary Bond, daughter of Mrs. Hedleigh Bond, Toronto, whose marriage took place in Como, Quebec, in October.

There are about 3,000 telephones installed in British streets; of these 550 are in London.

B. Worth's Dans La Nuit, a ravishing odour in a fascinating blue container studded with twinkling silver stars. \$9.50.



D. Chanel's Magnolia—an exquisite odour, exclusive with Simpson's. \$12.50.



### Odeurs — Rare and Exclusive



B

—caught up in entrancing flacons—voyaged from Paris to you—by way of Simpson's. In the famous galaxy of names are:

Chanel, Coty, Véelay, Houblon, D'Orsay, Roger et Gallet, Babani, Worth, Caron, Guerlain and Piver, with an exquisite aroma exhaling from the mere mention of their name.



C

C. Véelay's Pourpre D'Automne, an intriguing aroma in a wonderfully picturesque container. \$15.00.

D. O'Rsay's Dandy, one of the most alluring of flower odours, in a stunning black flask. At \$8.00.



Street Floor

E

The Robert Simpson Company Limited

# UNIQUE CUT DIAMONDS

Bizarre but Beautiful forever

BAGUETTES  
PENTAGONS  
HEXAGONS

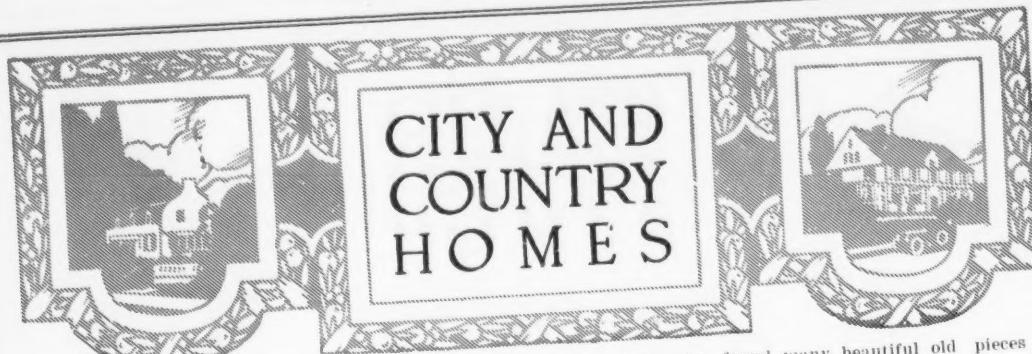
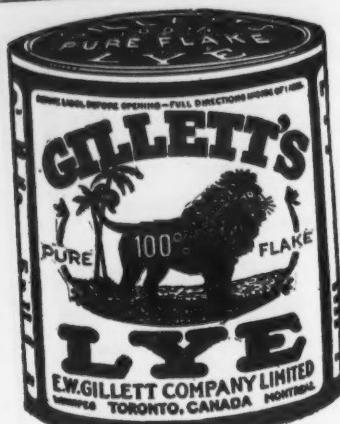


HALF MOON  
TRAPEZES  
SQUARES

Ryrie-Birks

DIAMOND MERCHANTS  
YONGE AND TEMPERANCE TORONTO

Store Open to 6 o'clock  
until Christmas.



### Colonial Furniture in the Island Province

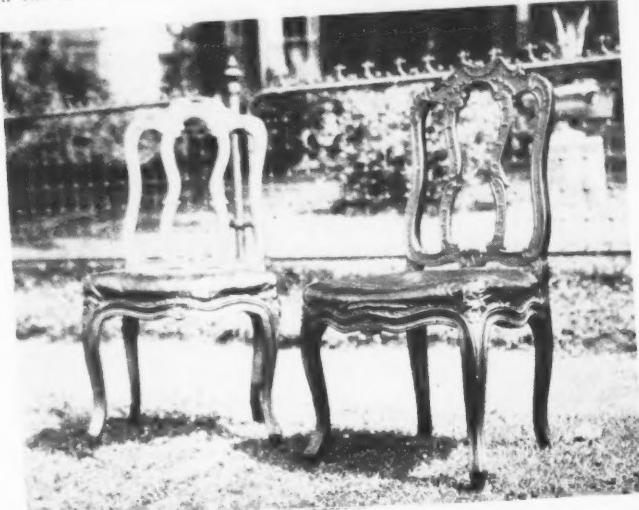
By Blodwen Davies

We have reached a time, in Canada, when we have both the leisure and the inclination for a little self study, and we are discovering that, young though we are as a nation, we have developed provincial characteristics of absorbing interest.

Quebec's native characteristics have already been capitalized successfully, but in the Maritimes there has been

found many beautiful old pieces of furniture to survive a fire which totally destroyed the Wright home and furnishings many years ago.

A contemporary of the Holland clock, and one of a host of "grandfathers" on the Island, is a quaint old time-piece with wooden works and hands, which stood for many years in a New Jersey farm house before it came to the Island with the Loyalist family of Robins in 1783. There is a tragic interest in this old clock, too long to relate here, and it is still in



LOUIS XV CHAIRS IN PRINCE EDWARD ISLAND  
These chairs were brought to the Island by the first of the Desbrisays.

only a recent awakening to the value of their old colonial attributes. The provincial, or more properly speaking, colonial flavor to life in Prince Edward Island, for instance, constitutes one of its chief charms. As an Island colony it was geographically isolated, and that very circumstance has preserved its old English atmosphere.

To this day the Island gives an impression of colonial life. Charlottetown transports one back into pre-Confederation days. Its public buildings and its old market-place are set in a square and ringed around with shops in a distinctly early English fashion but it is in the old houses that one feels most intimately the colonial atmosphere, among the relics of those old and flourishing days when prosperous Islanders built and sailed their own fleet vessels around the world, when rich merchants and traders ransacked the market places of three continents for furnishings for their Island homes.

Occasionally one finds among the nineteenth century furnishings relics of another age, eighteenth century pieces which came to the Island with Loyalist settlers, or with colonial officials sent out from England to manage the affairs of the new colony. Unfortunately, there are very few pieces that go farther back than that, to the earliest age in Island history, the French Occupation. The life of French colonials was one of hardship and neglect. Acadians expelled from Nova Scotia took little with them, and left little more when they fled at the arrival of the conquering English. The three or four hundred who had the courage to remain hid for years in the woods and remote places and passed on only the rarest of relics to their descendants.

There is one old Louis the Fifteenth table which, according to its owner, was the property of a French family prior to the Conquest, but of its authenticity there is grave doubt.

There are, however, interesting pieces of furniture which travelled to the Island with the earliest British settlers, and chief among them all in point of interest and in value is the magnificent old brass-faced clock which went there with Samuel Holland, friend of Wolfe and the original surveyor, who laid out the Island in the "lots" which to this day constitute divisions of the province. This old clock it was which he used in making his calculations, and it stood in his little home on Observation Cove when his son, the first British Surveyor General, succeeded him. Two of the Wrights in turn succeeded Samuel Holland as Surveyor General, and there are numerous descendants on the Island to-day. The

old furniture to shelter the accumulations of each generation. More happily still, there has developed in many of the younger generation a genuine love of old furniture quite independent of its romantic associations. These younger people are now sufficiently wide awake to search out the obscure hiding places of good old pieces, and to rescue them from the hands of the Philistines. Many a lovely bit of eighteenth century mahogany has revealed itself under a coat of yellow paint, and many an old fruit wood chair has been retrieved from a dis-gnus of home-made upholstery.

In one old home on the Esplanade in Charlottetown I found two beautiful fiddle-back chairs of undoubtedly Louis the Fifteenth origin, and knowing something of the history of the family, I had an inkling from whence they had come. They were brought to the Island, I was told, by one of the Desbrisays, one of the earliest officials of the colonial government, and came by intermarriage into the family of their present owners. They were certainly as lovely bits as might be found anywhere on the Island.

Out in Mount Mellish I found a pair of beautiful old Windsor chairs, in the possession of Samuel Lane, cousin of Franklin K. Lane, Secretary of the Interior in the Wilson cabinet, who was also Island-born. These chairs came from Yorkshire in the eighteenth century with Henry Lodge, great-grandfather of the present owner. Henry Lodge, being under the impression that he could bring no furniture with him aboard the crowded vessel in which he was to sail, disposed of all he owned to neighbors, and then, too late, discovered he had been misinformed. One of his friends, realizing the good man's keen regret, gave him back these two chairs, which have been carefully treasured by the Lanes ever since.

The old Peters home, on the outskirts of Charlottetown, now the home of Mr. and Mrs. Duvar, has been filled with fine old furniture by its youthful owners. Among their treasures is a drop-leaf table, which is probably one of the oldest pieces of furniture on the Island. In fact, it was old when it came to the Island in the eighteenth century with the Kellough family, which settled at Cornwall. It is of oak, quite black with age, and its hand-hewn wood has been put together with hand-made nails.

Most intriguing of the old pieces of eighteenth century furniture are those with secret drawers and hiding places. I saw one fine old mahogany chest of drawers, with great ball feet, and hand-turned ebony handles, which had a large shallow drawer ingeniously hidden. Its front formed part of the moulding just under the top of the chest, and it was necessary to remove one of the top drawers to reach the finger hole by which it could be moved out.

Up until the Island's entry into Confederation in 1873, the colony was governed by British officials. The home of the Governor was that lovely century-old mansion, west of the capital, on the waterfront, which to-day stands deserted and forlorn. Each of the vice-regal families brought to the Island a store of household furnishings, and most of them, on the termination of their regimes, disposed of their belongings to the Islanders and returned to England to outfit themselves in the prevailing modes. Thus it is that here and there you will find splendid English pieces to which their official associations still cling.

One of the earliest and most curious of these relics is Governor Fanning's table, which must often have resounded to banging fists in those stormy years when he and the governor he displaced lead rival factions in the government. Across one leaf of the table is a great crack, well onto a hundred and fifty years old, upon which there hangs a tale. Governor Fanning, it is said, at one of his gayest parties, undertook to do a step dance on the top of this table, and stepping too close to the corner, lost his balance, and table and all crashed. He must have had some reason for commemorating that merry party, for he kept the table, crack and all, and later on presented it to a friend, James Laird, who passed it on to an adopted son, Jeremiah Einman, grandfather of the present owner. The

## CHASE & SANBORN'S

SEAL BRAND

ORANGE PEKOE

From picturesque gardens to your tea table Seal Brand Tea maintains all its rare fragrance and delicious flavour.  
Seal Brand Tea is sold in quarter, half and one-pound air-tight packages, and it comes to you in its original strength and flavour.  
"THE TEA OF QUALITY"



### Hot Water automatically

Without any bother. No stoking the fire, no smoke, no fumes, no smell—clean, healthful operation at low cost giving you hot water in abundance whenever wanted.

Drop a line for further details.  
SEPCO AUTOMATIC ELECTRIC HEATERS LTD.  
39 Richmond St. E., Toronto 2.



Inner cleanliness is as important as outer cleanliness.  
**ENO'S**  
TRADE MARK  
FRUIT SALT

taken regularly—a dash in a glass of water—keeps you clean within.

70

### Gifts that are remembered

CHRISTMAS GIFTS of No-Mar furniture are lasting reminders of your good taste. No gift could be more appropriate than one which brightens the home. No other gift will bring so much enjoyment to year 'round living.

There are over forty lovely novelties of No-Mar furniture to choose from—including desks, tea wagons and tables. Each is characteristic of a faithfulness to detail—a perfection of material and craftsmanship—and a finish that is impervious to heat, acids, hot water, perfume, ink, medicine or any other liquid.

Your dealer will gladly show you these No-Mar pieces. Make your selections while his assortment is complete.

When buying No-Mar furniture insist on seeing the name tag which is attached to every genuine piece.



**NO-MAR FURNITURE**

### Loosen Up That Cold With Musterole

Just Rub It On

Have Musterole handy when a cold starts. It has all the advantages of grandmother's mustard plaster WITHOUT the burn. You feel a warm tingle as the healing ointment penetrates the pores, then a soothing, cooling sensation and quick relief.

Made of pure oil of mustard and other simple ingredients, Musterole is recommended by many nurses and doctors. Try Musterole for bronchitis, sore throat, stiff neck, pleurisy, rheumatism, lumbago, croup, asthma, neuralgia, congestion, pains and aches of back or joints, sore muscles, sprains, bruises, chilblains, frostbitten feet, colds of chest. It may prevent pneumonia or "flu." The Musterole Co. of Canada, Ltd., Montreal



"Let the Clark Kitchens help you."



### CLARK'S TOMATO KETCHUP makes fish or meat more savory

Made from fully ripe Clark "Northern" tomatoes and pure tested spices from our wonderful recipe.

W. CLARK Limited, Montreal

Packers also of the celebrated CLARK'S PORK & BEANS

27-28

TRADE MARK



Look for this Mark every 8¢ on reverse side of cloth or on label in clothes

### FOX WOOLLEN FABRICS



GUARANTEED

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

27-28

TRADE MARK

FOX

WOOLLEN FABRICS

WILL NOT BLISTER

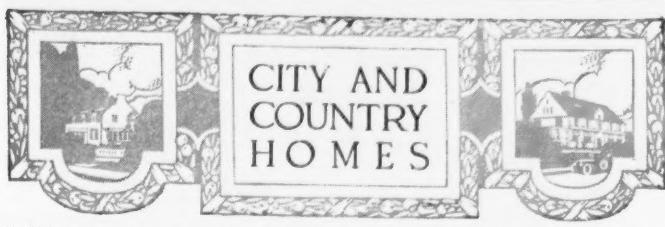
27-28

TRADE MARK</p

December 17, 1927

SATURDAY NIGHT — "The Paper Worth While"

37



crack has never been repaired, though the table is in daily use, and the walnut has been scrubbed white by generations of housewives. To-day it is in a tiny farmhouse in Cherry Valley district.

A few months ago there passed away an old lady whose treasures included a tip-top table which stood in the room occupied at Government House by the fairy Prince, nineteen-year-old Edward of Wales, who visited the Island in 1860. She had also a mahogany chest of drawers with a



AN INTERESTING AND TIME WORN TABLE  
This table with its broken leaf, belonged to Governor Fanning—notice the legs of the table.

little swinging mirror, into which the Prince glanced for a final inspection before he descended to the ball room to set her heart aflutter when, as pretty Mercy Coles and daughter of the Governor, she waltzed with him to the strains of some sweet song. The three pieces of old furniture seemed forlornly out of place in a dealer's shop after more than three score years of loving care.

The furnishings that came and went from old Government House have been scattered far and wide. An effort has recently been made to trace some of it and retrieve it. To-day the official Government House is the private residence of Lieutenant-Governor Hartz, and there he has found places for numerous pieces of historic interest. But the walls of the Hartz home are not elastic and much has had to be stored away in the capacious attic. Some day, all lovers of old things upon the Island hope it will be possible to rehabilitate the old mansion and install once more its scattered treasures and house the Island's Governor in his right and proper setting.

However, the bulk of the old furniture came in the days when the Island seamen sailed around the world, trading and adventuring. From the descendants of the Selkirk Settlers there came no less than three hundred deep sea captains. Sailor fashion, these men brought their families fine bits from far-away ports, and so you come upon furniture from Old and New England and treasures from the Orient as well.

I spent one night in a country

wish. It was black with a flower design across the top, had a cunningly cut seat and slender spindles. Its owner knew nothing of its origin, but I could have told her it came in a sailing ship, probably from Boston, when the vogue for painted furniture flourished there, a century ago.

Charming little old spool-turned beds have now fallen to the estate of garden seats, or even to garden fences! One very good example of this old colonial bedstead fell into the hands of a furniture lover for a dollar and a half, and now, restored, is one of her chief treasures.

Empire furniture, both English and American productions, is plentiful on the Island, and Hepplewhite and Sheraton style card tables and work tables are by no means rare. There are also many genuine pieces of Duncan Phyfe's furniture which travelled up the coast in the days when the famous American cabinet-maker kept a hundred men at work in his shops. You will see slender fluted legs and brass-tipped feet in many an Island drawing-room. Occasionally the mistress of some old Colonial home will show you with native pride some piece from the workshops of the Island's most distinguished cabinet-maker, Mark Butcher. He worked in the oppressive age of Victorian fashions, but he managed to restrain the influences of the day and had an honest regard for both comfort and elegance. His carved frames are very attractive, and his chairs and sofas are worth possessing for their own sakes as well as for their associations.

Unfortunately the Island was

combed from end to end by enterprising dealers from across the line before the Islanders woke to the value of their possessions and enormous stocks of furniture were shipped out. Moreover, the Island still lacks an historical society which might help in preserving its genuine relics, or a museum in which its historic pieces could, with safety, be deposited by descendants of colonial celebrities or present-day owners.

#### A Cup of Tea

A HUNDRED-AND-SEVENTY years ago Dr. Samuel Johnson confessed that he was a "hardened and shameless tea-drinker whose kettle had hardly time to cool," says Jackdaw in "John O'London's Weekly". He would drink as many as twenty-four cups at a sitting with Mrs. Thrale and her company, but the cups were almost of thimble size, mere noggins. Tea now finds a new historian in Mr. Robert O. Mennell, whose beautifully-printed book, "Tea an Historical Sketch" (Ealingham Wilson, 16, Copthall Avenue, E.C. 2, 6s net), I commend to the curious. Mr. Mennell represents the seventh generation of a Quaker family which has been concerned with the importation and distribution of tea in these islands, and it is therefore fitting that, as a hardened and shameless tea-merchant, he should write about Tea. He does so with distinction. It is not known when the first "mash" of tea was made. By the way, is tea still "mashed" in the North of England? Prudently, perhaps, he dismisses as daringly fabulous the story that tea was a beverage in China in the time of Chi Nung, 2737 B.C. Confucius is said to have mentioned tea in his classical work, "She King", about half a millennium before our era. But Mr. Mennell does not commit himself to any date earlier than our sixth century for the general consumption of tea in China itself. Nearly two centuries later a learned gentleman with the highly evocative name Lo Yu wrote "a charming little

dissertation on tea," in which he said: "Tea tempers the spirits, harmonizes the mind, dispels lassitude, and refreshes fatigue; awakens thought and prevents drowsiness, lightens and refreshes the body, and clears the perceptive faculties." One agrees with Mr. Mennell's hint: "Modern advertisement writers please copy," though these are not his exact words.

I am afraid that Mr. Mennell will not thank me for this discursive nonsense. But let me add that his book is not only most instructive on its subject; it is also a fine record of family succession, probity, and social service. The name of Tuke is one with human aid and culture. In 1792 William Tuke founded in "The Retreat", at York, the first humane lunatic asylum in this country. His grandson, Samuel Tuke, was a great educationist and the founder of the two highest Quaker schools now existing, Bootham College, for boys, and the Mount School, for girls, both in York. His son, James Hack Tuke, was a great bringer of first aid to slaves, starving Irish peasants, and the suffering civilians in Paris during the Franco-Prussian War. Mr. Mennell suggests that the chronicle he has written contains a valuable germ of truth. That germ is "*social purpose*", and he looks forward to the time when a way of trading will be found between "the unscientific chaos of private concerns on the one hand, and the unscrupulous combine on the other. A way, retaining the good points of both, yet better than either, can and will be found." Meanwhile, let us hope that tea will continue to "temper the spirit and harmonize the mind."

#### A Memory

Four ducks on a pond,  
A grass-bank beyond,  
A blue sky of spring,  
White clouds on the wing;  
What a little thing  
To remember for years—  
To remember with tears!

—William Allingham.

FRESH DAILY  
PASTEURIZED

BROOKFIELD  
BUTTER  
QUARTERS

Swift Canadian Co.  
Limited.

## The Ideal Christmas Gift for the Family

OUR varied assort-  
ment of furniture  
provides the greatest op-  
portunity for selecting the  
Christmas Gift. Such  
presents are always attrac-  
tive and acceptable. We  
are the makers of distinc-  
tive hand-made furniture  
of all kinds.



LIONEL RAWLINSON

Limited

Showroom:

TORONTO

Furniture Repaired, Upholstered, Remodelled in Special Designs.



#### THE TALE OF TWO WISHES



FROM A WINNIPEG GARDEN  
Giant snapdragons with their wide range of coloring make an effective garden display and are also effective for cutting. These prize specimens were shown at the Winnipeg Garden Show.  
—Photo by Mr. and Mrs. Cyril Jessop.

"THERE are two things which Helen's exquisite supper service makes me wish for, George . . . A husband cut to your pattern, to thrill me with such lovely gifts . . . And a pattern in silverware like her Anniversary design in 1847 ROGERS BROS. Silverplate . . . with her knives, forks and spoons mated in motif with her candlesticks, vases and coffee service."

If you would secure this "Family Tie" in the Family Plate, make sure that you start with 1847 ROGERS BROS. Silverplate. No other make provides so complete a range of silverware pieces and services in matched designs.

"TREASURE BOUND ON THE GOOD SHIP BUDGET." May we send you this exquisite little brochure . . . showing how easy to navigate is the sea that leads to the Silver Isles and how you'll come back on the homeward tack with a treasure of silverplate. A copy is yours for the asking. Booklet C-10. Address International Silver Co. of Canada, Limited, Hamilton, Ont.



Mrs. Ian Sinclair and Mrs. MacKenzie Waters, of Toronto, will jointly entertain at a dinner on Saturday night, December 31, previous to Mr. George Beardmore's Fancy Dress Ball.

Miss Elizabeth Harper, of Banbury, Oxford, England, daughter of Lady Emily Harper, and a cousin of the Earl of Antrim, and member of the Women's Department of the Overseas Council of the British Colonial Office, was a visitor in Saint John on Friday and is greatly interested in the Maritime Provinces as a future home for emigrants from the old country. Miss

Harper is a witty Irish woman and an artist of ability.

\*\*\*

Mrs. Adalyn K. Pigott and her daughter Margaret have removed permanently to California, where they are now settled in their new home, "El Encino," 44 Coast Highway, Montecito, Santa Barbara.

\*\*\*

Mrs. R. L. Botsford, of Moncton, N.B., left on Monday for New York, from whence she will sail for a trip around the world on the Canada Pacific 88. *Empress of Austria*.

## Renews the Charm of Dancing Slippers

HERE'S a special Meltonian dressing or cleaner for every type of shoe worn by the smart Canadian girl. Use Meltonian Neutral Cream for all reptilian leathers. For gold, silver or bronze shoes — a dressing for every style. And a Meltonian Cleaner for brocaded shoes of every color, or for gold or silver tinsel shoes.



### Meltonian CREAM for GOOD SHOES

Made in White (Neutral), Black and three shades of Brown "Dumpliar" 25c; also in "Handitube" or Tall Bottle  
Sold by all good Shoe Dealers

E. Brown & Son, Limited, London, Eng.  
Distributors: C. E. Fice & Son,  
331 Bay Street,  
Toronto



MISS MARGARET BENNEST  
Daughter of Mr. and Mrs. Edwin H. Bennest, Grosvenor Ave., Winnipeg.



**Preston Springs Hotel**  
Mineral Baths  
A Modern Hotel  
Curative Baths  
Excellent Cuisine  
Elevator Service  
For all information write to—L. REES-HANSEN, MANAGER.  
PRESTON ONTARIO CANADA

### Meet

## The Smart World On the Big Three

Fashionable society matrons, chic debutantes, famous sportsmen, captains of industry, leaders of culture, diplomats, celebrated exponents of the arts, princes of the blood . . . what a list!

On an Atlantic crossing these modish people find comfort in the correctly smart atmosphere of the Berengaria, in the expansive elegance of the Aquitania, or in the glittering allure of the world's fastest liner, the Mauretania.

Examine these sailing dates—

BERENGARIA  
Feb. 10. Mar. 2.

AQUITANIA  
Jan. 6. Jan. 27. Mar. 23

MAURETANIA  
Dec. 30.

All sailings from New York to Cherbourg and Southampton  
\*Plymouth, Cherbourg and Southampton

**Cunard**  
LINE

Address enquiries to  
THE ROBERT REED CO., LIMITED  
Cor. Bay & Wellington Sts., Toronto. (Eglin 3470)  
or any steamship agent

Mrs. Walter Gilbert entertained very charmingly at bridge on Thursday afternoon, at her residence on Charlotte Street, Saint John, when cards were played at eight tables. Prizes for highest scores were awarded to Mrs. Walter A. Harrison, Mrs. Frederick C. Mortimer and Mrs. Frank White. Yellow carnations formed the central floral decoration on the tea-table when at five o'clock Mrs. Russell Sturdee poured tea for the guests. Assisting in passing the refreshments were Miss Edith Gilbert, Miss Constance White, Miss Eleanor Angus, and the Misses Frances and Elsie Gilbert. The bridge players were, Mrs. Walter A. Harrison, Mrs. Thomas Bell, Mrs. Horace A. Porter, Mrs. William Vassie, Mrs. Walter C. Allison, Mrs. J. Lee

The remains of the late Brigadier-General E. L. Barker, a former resident of Saint John, whose death took place in London on November 11th, reached his native city on Friday for interment in the family lot in Fernhill Cemetery. Brigadier-General Barker was the son of the late Sir Frederick Barker and Lady Barker, of Saint John.

\*\*\*

Miss Agnes Kindersley, of London, England, will spend Christmas in Toronto, guest of Mrs. Geoffrey Boyd.

\*\*\*

Mr. H. S. Oster, of Rosedale, Toronto, recently left for Africa to shoot big game.

\*\*\*

Mr. Alan Sullivan, who has been a visitor in Toronto and later in New

York, is returning to England in time for Christmas.

\*\*\*

Mr. and Mrs. F. Forbes, of Hespeler, Ontario, are leaving early in the New Year for Honolulu.

\*\*\*

Miss Becky Lanier, of Boston, is a visitor in Toronto, guest of Mrs. Victor Sifton.

\*\*\*

Mrs. R. S. Williams is again in Toronto after a visit in Detroit, where she was the guest of her daughter, Mrs. Paul Maxon.

\*\*\*

Mrs. S. G. Parker, of Toronto, entertained at a small luncheon on Friday of last week for Lady Peillat.

\*\*\*

Mr. and Mrs. Erskine Hoskin are again in Winnipeg after a visit to Toronto.

\*\*\*

Mrs. Ramsay Montzambert, of Toronto, is in New York and will spend Christmas there with her son.

\*\*\*

Miss Miriam H. Rowley, daughter of Mr. and Mrs. C. W. Rowley, of Russell Hill Road, Toronto, will sail early in January for Europe, where she will spend three months.

\*\*\*

Miss Margaret Parker, of Toronto, gave a jolly dinner dance at the Hunt Club on Saturday night of last week.

\*\*\*

Mr. and Mrs. Percival Bell, of Hamilton, will entertain at a dance for their débutante daughter Miriam, on December twenty-third at the Tamarac Club.

\*\*\*

Mrs. Hunter Ogilvie, of Toronto, entertained at luncheon on Wednesday of last week, her guest of honor being Mrs. G. Herrick Duggan, of Montreal.

\*\*\*

Whoever receives flowers as a gift realizes that such a gift is a compliment, since it implies that the person to whom the gift is given appreciates beauty.

When you choose a Box or a Basket of Flowers or a Blooming Plant, a Fern, or any one of the many artistic arrangements we have to offer, you have our guarantee it will be properly packed and properly delivered. Mail and Telegraph orders are selected with the same care as though you made a personal selection.

\*\*\*

Christmas Flowers Telephoned to all parts of the world.

Dunlopis Limited

8-10 West Adelaide St. - TORONTO

TORONTO'S TELEGRAPH FLORIST



## ERMINETTE features these imported FUR WRAPS

In harmony with the spirit of holiday gatherings are individual models of Erminette wraps and capes—Four smart styles with roll, crush and cape collar. Plain and with white fox trimming.

\$185 to \$400

### Robes de Style

Imported frocks in transparent velvets and French chiffons. In colors and in black, the keynote in French Salons.

Distinctive  
and  
Exclusive

\$50 to \$125

Charge Account  
Privileges to  
Christmas Shoppers



\$400.

**Fairweathers**  
88-90 Yonge Street

**DR. ADALYN K. PIGOTT**  
OSTEOPATHIST  
Announces Her Removal from  
TORONTO, CANADA  
TO

"EL ENCINO," 44 COAST HIGHWAY  
Montecito, Santa Barbara, California

A LIMITED NUMBER OF RESIDENT PATIENTS ACCOMMODATED



Say Merry Christmas  
with Flowers



MISS HELEN LAWSON  
Daughter of Mr. and Mrs. H. P. Lawson, and granddaughter of Major L. Grant, of Georgetown, Ontario.

—Photo by Charles Aylett.

Whoever receives flowers as a gift realizes that such a gift is a compliment, since it implies that the person to whom the gift is given appreciates beauty.

When you choose a Box or a Basket of Flowers or a Blooming Plant, a Fern, or any one of the many artistic arrangements we have to offer, you have our guarantee it will be properly packed and properly delivered. Mail and Telegraph orders are selected with the same care as though you made a personal selection.

**Dunlopis**  
Limited

Telephones

Main  
1423  
1424  
1425

8-10 West Adelaide St. - TORONTO

TORONTO'S TELEGRAPH FLORIST

December 17, 1927

SATURDAY NIGHT — "The Paper Worth While"

39

**Mike Kelly's Christmas**By Bruce Murphy  
(Seven Rivers)

**I**N THE gay nineties of the last century the lumber business was still in the heyday of prosperity in the Muskoka, Haliburton, and Parry Sound districts. Before the white man came, the whole of this rocky country was covered with the virgin forest of towering pines.

The timber is gone now, and was mostly wasted. For man is ever as ready to destroy as to conserve when there is any money in it. Our beautiful white pine which is now almost priceless was sold at the mills for ten dollars a thousand feet, and largely used to build endless miles of wooden sidewalks in the cities and towns and villages of Ontario.

Mike Kelly was a foreman in one of the camps in Muskoka of the Loon Lake Lumber Company of Toronto, Limited. Born and reared in the East end of the city, where his parents lived near the Don, he was at the time twenty-five years of age. This big Irishman was six feet one, and weighed two hundred and twenty pounds. He had a thatch of red hair and a red mustache. His Irish eyes were blue, but his face was tanned to the color of mahogany by the summer sun and the winter cold of the north. Mike had a rough exterior, but he was pure in heart, and the essence of kindly good nature. He had been carefully brought up, in childhood absorbed with simple faith the tenets of the Church of Rome, and regarded the doctrines of all other religious bodies as a serious form of error.

The men in the lumber camps always went out for a celebration at Christmas. For they had been in the woods three months without a drink. The lumber camp was the only place where it has ever been possible to enforce prohibition; there wasn't a bottle of whiskey or a keg of beer within fifty miles.

When in the city, which was seldom, Mike stayed with his parents. But instead of going straight home upon his arrival on Christmas Eve, he dropped in at the Albion Hotel near the market. The Albion was the Farmers' Club, and was a clean, comfortable house, kept by Mr. John Holderness, a Welshman. The rate was a dollar a day, and the meals quite as good as in other hosteries in the city which charged a dollar and a half. All hotels were conducted on the American plan, the rate including everything except drinks at the bar. If you wished to live in a more refined atmosphere, where dinner was served at six o'clock instead of at noon, you went, of course, to the Rossin House and paid two fifty, or to the Queens at three dollars. These prices do not obtain at the present time; they are somewhat higher this year.

As soon as Mike reached the bar in the Albion, he met old acquaintances, and they at once proceeded to hold wassail together. And all the time they were in the room Dandy Jim, immaculately dressed, carelessly leaned one elbow on the far end of the bar and kept them under observation. Presently he sauntered into the rotunda and whispered to Slippery Dick:

"There's a big red-headed lumberjack bowing up in the bar, and he's pretty well tanked. He has a roll as thick as your arm in his hip pocket. We'll follow him out and watch for a chance to tap him on the head."

These two were known to the police as the most skillful pickpockets and sneak thieves in the city.

But instead of going out, Mike went into the dining room and had supper, for which he paid twenty-five cents.

And while he was eating baked whitefish and potato chips in the Albion Hotel, trouble entered the mansion of young Henry Wilson far to the north on Bloor Street, which it had no right to do on Christmas Eve.

Miss Nellie Wilson, five years of age, in charge of a nursemaid, was attending a reception by Santa Claus in a big store downtown, brilliantly illuminated by an extravagant number of gas lights, where an orchestra of ten pieces was playing music dear to the heart of childhood. And because the crowd was great and because nursemaids are careless, the young lady got lost. The frightened maid and the store attendants looked for her everywhere, but could not find her. Finally by means of a new invention called the telephone, the alarming news was sent to the mansion on the hill.

Henry Wilson rushed to the stable and with feverish haste helped the coachman to hitch the horses to the carriage. They galloped them all the way down town to the Court Street police station. A description of the child was sent out to every policeman on beat, while a dozen detectives hunted through the streets and stores. For Miss Jason was a young lady of very great importance indeed, her

father being numbered among the financial magnates of the city. There are various sorts of magnates in The Queen City, but the financial magnates are the most expensive kind; it takes a lot of money to buy even one of them. But despite all the efforts of a highly trained detective force, the lost one could not be found.

So, to prevent the story from coming to an abrupt end, the only thing to do is to go back to Mr. Kelly at the Albion Hotel.

When Mike left the dining room, he went back to the bar and had several more drinks. Then he put on his hat and went out on the street. He had no overcoat, for woodsmen do not wear an overcoat. Their winter clothes are made of a special kind of thick cloth, called Mackinaw, impervious to the cold and storm.

He lighted a five cent cigar and strolled along King Street, to view the bright lights and the crowds of Christmas shoppers. A casual observer might say that Mike was drunk, but that would be an exaggeration. He was merely exhilarated-filled with the spirit of Christmas, as it were, and a few drinks of whiskey. He went along King Street, intending to turn up Yonge. His legs were a little unsteady at first, but his mind was quite clear as to where he was going, and not far behind him followed Dandy Jim and Slippery Dick; and curled up in the right hand pocket of Dandy's fashionable overcoat was a twenty-inch length of rubber hose with half a pound of lead in one end of it. It was a mild, dark night, and the snow was falling fast in large soft flakes.

But Mike did not go as far as Yonge. It is hard to say why he turned up Church Street. It may be that the Guardian Angels who watched over the Babe in Bethlehem on the first Christmas day guided his wandering footsteps to another in great need of his help. He had gone only a short distance north when he observed a little tot sitting on the steps under the porch of a dark office building closed for the night. She was fair as a lily, the little knitted roque on her head and her rabbit skin coat were white as the falling snow.

Mike stopped abruptly, faced her with his feet well apart, and exclaimed:

"Hello, Princess, and what might ye be doing here in the darkness and the storm?"

"I am waiting for my daddy to take me home in the cawidge."

"And would yer name, byanny chance be Little Ridin' Hood, or perhaps Cinderella?"

"No, I am Nellie Wilson. Who is you?"

"Me full Christian name, Darlin', given to me by me godfathers and godmothers in baptism, is Michael Kelly, but me intimate frinds generally call me Mike."

"What a funny name, Mr. Kelly!"

"An' how did ye arrive at yer present location, Princess?"

"I was in the store to see Santa Claus. I has walked a long way, and I is very tired. I want my daddy to hurry up and take me home in the cawidge."

"Well, now, that is too bad intoirely, Sweetheart; and could ye tell me the name of the strate on which yer present residence is situated?"

"I don't remember the name of the street."

"Don't ye, now? I am afraid that is very bad inidate Princess. But perhaps ye can enlighten me mind regardin' the house ye live in. Would it be a big house, or would it be a small house?"

"It's the big house near the Church; and I want to go home to my muhy."

But instead of going out, Mike went into the dining room and had supper, for which he paid twenty-five cents.

And while he was eating baked whitefish and potato chips in the Albion Hotel, trouble entered the mansion of young Henry Wilson far to the north on Bloor Street, which it had no right to do on Christmas Eve.

Miss Nellie Wilson, five years of age, in charge of a nursemaid, was attending a reception by Santa Claus in a big store downtown, brilliantly illuminated by an extravagant number of gas lights, where an orchestra of ten pieces was playing music dear to the heart of childhood. And because the crowd was great and because nursemaids are careless, the young lady got lost. The frightened maid and the store attendants looked for her everywhere, but could not find her. Finally by means of a new invention called the telephone, the alarming news was sent to the mansion on the hill.

Henry Wilson rushed to the stable and with feverish haste helped the coachman to hitch the horses to the carriage. They galloped them all the way down town to the Court Street police station. A description of the child was sent out to every policeman on beat, while a dozen detectives hunted through the streets and stores. For Miss Jason was a young lady of very great importance indeed, her

still asleep in his arms, leaving outside two figures crouched in the shadow of a large tree on the boulevard.

A cry of joy from her mother wakened the little sleeper. She slipped down from the giant arms of her protector and exclaimed:

"It's back, Muhy; I came with Mr. Kelly. He says his name is Mike. Isn't that a funny name, Mummy?"

The excited lady first got Kelly seated in a big chair; then rushed to the telephone to let her husband know that the baby had been found. When she returned, she asked the big woodsmen to tell her how and where he had found the little girl.

"I wasn't lookin' for her; I came upon her fortuitously, Ma'am, as I might spy a white rabbit sittin' under a spruce tree in the bush; and in-dade there is considerable resemblance betwane them, Ma'am. Whin she told me her name and the name of the church, I had no difficulty whatever, Ma'am; she slept all the way."

"Well, Mr. Kelly, we owe you a debt of gratitude that we can never pay; but my husband will see what can be done about that. While we are awaiting his return, you must drink a glass of wine with me. It is Christmas Eve Mr. Kelly."

"Sure now, an' it will give me great pleasure Ma'am."

She herself went and brought a small bottle of champagne, opened it, and poured the bubbling wine into two glasses—fifty cents' worth of wine and a dollar's worth of bubbles.

"You are a lumberman, Mr. Kelly; let me give you the woodsman's toast:

"Here's to the land of the rock and the pine;

"Here's to the land of the raft and the river;

"Here's to the land where the sunbeams shine,

And the night is bright with the North Light's quiver."

"Drink hearty, Ma'am."

They clinked their glasses together and drank the sparkling wine.

"Champagne ye say it is, Ma'am. I've heard tell of it, but I never tasted it before. It is smooth liquor, and easy to drink; and it has a very delicate flavor, Ma'am."

"What do you usually drink, Mr. Kelly?"

"Whiskey, Ma'am.—whiskey, straight."

"Don't you ever dilute it with soda or mineral water?"

"No, Ma'am; the tavern kapers all put half water in it before they sell it. Some of it is so wake ye can hardly taste it; and they have the face to charge ye five cents for wan mouthful. Why, me old father has often told me, Ma'am, that whin he came to this country, the price of whiskey was fifty cents a gallon, and ye could get the full of a black bottle for tin cents in any grocery store in the city; and now the best brands are a dollar a bottle. It's more than it is worth, Ma'am."

After the nurse had given the baby her bread and milk and she had hung up her stocking, her mother said:

"Now, Nellie, say 'goodnight' to kind Mr. Kelly who brought you home."

The little girl ran and put her arms around the lumberman's neck, kissed him and said:

"Good night, Mr. Kelly; I think Mike is a very funny name."

"Good night, Princess, slape tight; and I hope Santa Claus will bring ye many presents."

As soon as Henry Wilson got home and learned more fully of how Kelly had found the baby and brought her home, he said:

"I won't forget what you have done tonight, Kelly. Both my father and myself are large stockholders and directors in The Loon Lake Lumber Company, and we are at the present time looking for a reliable, experienced man for general superintendent of operations in the woods. I will see that you get the job."

"But the horses are standing outside, and several reporters and a photographer are waiting for you at the police station. Your story will be on the front page of every paper in the city in the morning. The Coachman hasn't had anything to eat yet; I'll drive you down myself."

They started out. Wilson paused at the door talking to his wife. Kelly went on ahead of him, and Dandy Jim and Slippery Dick lurked in the shadow—waiting.

The moment the big lumberman reached the sidewalk, Dandy Jim, springing forward, aimed a vicious blow at his head.

But the keen eye of the woodsman, trained in the silence of the forest to detect instantly any moving object, was too quick for the robber. He jerked aside his head, and as the blackjack grazed his shoulder, he shot out a fist the size of a small ham and caught the bandit on the jaw. When Slippery Dick saw his accomplice go down in the snow, he bolted, and was at once lost in the darkness.

Wilson got two halter straps, tied the prisoner's hands and feet, and said:

"We'll just take him with us; it will save the police a long trip."

Then Mike picked him up and tossed him into the carriage as easily as he had an hour before carried home the little sleeping child.

When they laid the charge against the bandits at the police station and explained that one of them had got away, the sergeant at the desk quietly

remarked:

"That will be Slippery Dick. The two generally go together. I shall send out word at once, and we'll get him before morning."

After the reporters had got the whole story, Henry Wilson drove Mike home. And if he stopped on the way at a tobacconist's to buy him a box of cigars such as he had never tasted,

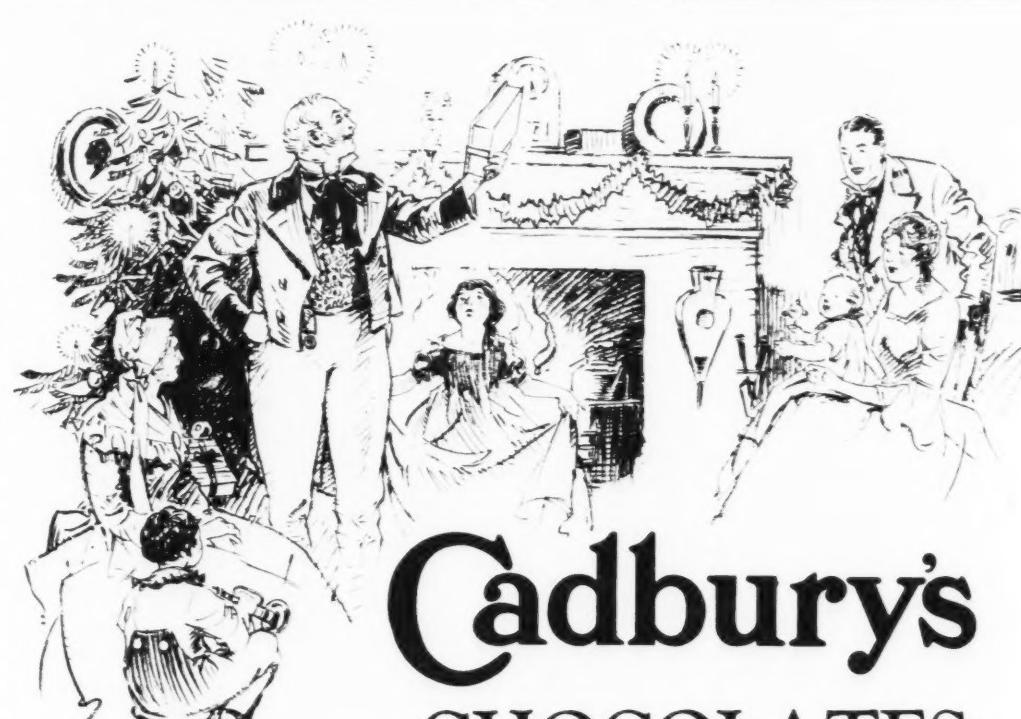
and stopped again at the St. Lawrence market to buy him a ten pound turkey, why that was nothing at all for a financial magnate who intended to do much more for the big Irishman. So, when he dropped him at his home, he merely called out:

"Good night Kelly. Be sure to call at my office day after tomorrow; and I wish you 'A Merry Christmas.'"

**LET** the TWOFOOLD TABLE solve your problem of more room. BEAUCRAFT TWOFOOLD TABLE is the latest development in an enlarging Table and the varied appealing designs are typical of the grace and charm that characterize our entire line. They are made in selected solid Walnut by skilled craftsmen and are available in different sizes in the New Highlight Finish, a feature of many BEAUCRAFT TABLES. To enlarge TWOFOOLD TABLE simply press the automatic push button on end to release the hidden hinged leaves below the one piece top and slide the bars to support them. They nearly double the size of top. The TWOFOOLD TABLE has exclusive features of convenience such as the automatic push button, the one piece top and the absence of leaves to lift in and out.

Ask your Furniture Dealer for a demonstration.

**THE ELMIRA FURNITURE CO., LIMITED**  
ELMIRA - ONT.



**Cadbury's**

**CHOCOLATES**

for Christmas!

R EDOLENT of the spirit of Christmas— you will find few gifts so acceptable as Cadbury's Chocolates for the Holiday season. There is a luscious smoothness and richness of flavour in the Chocolate—and such an unusual and piquant assortment of centres in such packages as the "King George" and the "Prince of Wales"—as to delight the most sophisticated taste.

Simple and inexpensive bars of Chocolate bearing the famous Cadbury name may also be had—making particularly wholesome and delicious gifts for Children.

The Better Shops will Serve You with Cadbury's KING GEORGE PRINCE OF WALES AND NAPLES CHOCOLATES BOURNVILLE DESSERT DAIRY MILK AND MEXICAN CHOCOLATE CADBURY'S DAIRY MILK NEAPOLITANS Trade Supplied by J. S. FRY & SONS (Canada) Limited, Montreal and Toronto.

**"OLD ENGLAND'S FINEST"**

1927

and stopped again at the St. Lawrence market to buy him a ten pound turkey, why that was nothing at all for a financial magnate who intended to do much more for the big Irishman. So, when he dropped him at his home, he merely called out:

"Good night Kelly. Be sure to call at my office day after tomorrow; and I wish you 'A Merry Christmas.'"

